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JOHN BULL

Vol. XIII. No. 325. SATURDAY. AUGUST 24, 1912. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

I WANT TO LIVE IN BRITTANY.

SUNG BY
MISS MAY MARS.

GIVEN WITH
MRS. BULL
THIS WEEK.

WORDS & MUSIC.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl.
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s. 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £60; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 18 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

All goods delivered Town or Country, free of charge, or can remain stored 12 months free of charge. All goods shipped for Abroad perfectly free. Country Buyers should call and inspect these goods, where they can be seen every day, from 9 till 8, with the exception of Saturdays, when we close at 1 o'clock, at

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A NEW CURE FOR SEBORRHŒA OF THE SCALP AND PREMATURE BALDNESS.

Prepared from the formula of a leading medical specialist whose name professional etiquette does not permit to be published, **AIRONAL** represents an enormous advance in the treatment of premature baldness, and other results of diseases of the scalp, and the few following notes on the action of **AIRONAL** will make this evident.

1. **A POWERFUL GERMICIDE.** **AIRONAL** entirely destroys the minute germs of seborrhœa, which attack and kill the hair roots and cause the fall of the hair. This action of **AIRONAL** at once arrests the further fall of the hair.
2. **CLEANSING AND ANTI-SEBORRHŒA.** **AIRONAL** removes the dry scaly condition or greasy concretions of seborrhœa on the scalp, rendering the scalp beautifully clean and healthy for the growth of new hair.
3. **STIMULANT AND NUTRIENT.** Having removed the cause of premature baldness and placed the scalp in a healthy condition favourable to the growth of new hair **AIRONAL** by its stimulant and nutrient action on the hair roots causes the re-growth of the hair.

A BRIEF CONSIDERATION of the nature and causes of premature baldness, in conjunction with the above facts concerning **AIRONAL** should convince anyone that in **AIRONAL** one has a really effective specific for hair troubles.

It is now a recognised fact that quite 80 per cent. of all cases of premature baldness is due to seborrhœa of the scalp, a disease which may show itself as a dry scaly condition of the scalp—commonly known as scurf or dandruff—or as a greyish greasy coating over the scalp. **AIRONAL** is not sticky, not greasy, not a stain, not a dye, and is not poisonous. It is delicately perfumed.

INSIST ON HAVING "AIRONAL." It is put up in a bottle of registered design and distinctive shape. *Of all Boots' Cash Chemists, Army and Navy Stores, and Stores, Chemists, Druggists and Hair Dressers everywhere.* **Prices: 1/6, 2/6 and 4/6.**

(The 4/6 size contains four times the amount of the 1/6 size)

If any difficulty in procuring write direct, enclosing remittance, and it will be sent post free in plain wrapper.

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ADORI Toilet Soap

to ADORI (Dept. S), HENRIETTA ST., LONDON, W.C.

MISS QUEENIE LEIGHTON writes:—

DEAR SIR,—I feel I must send you a little letter to tell you how delighted I am with the Adori Soap. It is delightful to use, and a bath with Adori is the most refreshing thing I know. Everyone who values their complexion owes you a debt of gratitude for introducing Adori Soap.

A Charming Booklet containing Particulars of Huge Annual Prize Distribution (value £500) and Photos of 6 most Popular Actors, who will act as Judges will be sent to all readers of this paper on receipt of Stamped directed Envelope.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 325. Week ending Saturday, August 24th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; the Kiosques, etc.; Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. In India, A. H. Wheeler & Co., and all their railway bookstalls. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

IS PARLIAMENT ILLEGAL?

We are inundated with suggestions and queries in reference to our recent letter to the Chancellor of the Exchequer, and much public curiosity evidently exists as to the next step we propose to take. All in good time.

A GENEROUS SOCIALIST.

Mr. Philip Snowden is good enough to say that as a matter of policy it might be as well for the State, when taking over the land of the country, to compensate the present owners. He does not, of course, admit the justice of such a policy; but perhaps he realises that any scheme of confiscation would hit the middle and the working classes more severely than it would the aristocracy. We *have* heard of certain Labour leaders who own a few eligible building sites.

TOO MUCH *Titanic*.

Titanic sympathy may be overdone. For instance, one of our readers tells us of an incident which occurred on the *Kinfauns Castle* a few weeks ago. It was on the way home from the Cape, and as the first-class passengers were seated at dinner an announcement was made that a collection would take place for a memorial to the engineers who lost their lives in the great disaster, and that whilst it was proceeding *the bandmaster would play on the organ "Nearer my God to Thee!"* It is not difficult to believe our correspondent's assertion that "many of the ladies were so upset that they were quite unable to go on with their dinner"; nor are we surprised to learn that many of the passengers were so indignant at the outrage upon decorum that they declined to subscribe a penny. The Captain should be called upon to justify his conduct in permitting this indecent abuse of the amenities of the dinner table.

PRUDENTIAL LEG PULLING.

Here is a letter from a Welsh reader:—

> A short time ago, a Prudential agent was trying to induce me to take out a policy with the company he represented. Warned by your exposures of Prudential methods, I declined, and suggested, jestingly, that he should canvass the Editor of JOHN BULL or some of the heads of the Government; whereupon he informed me that—
>
> (1) Mr. Bottomley was heavily insured in the Ordinary Branch of the Prudential;
>
> (2) Mr. Lloyd George was, and is still, an agent with the Prudential Assurance Company.
>
> Can you tell me whether either or both of these statements are accurate?

Mr. Lloyd George may quite unconsciously be acting as a Prudential agent—but up to the present we have not the pleasure of holding one of the Company's policies. We must, however, think seriously of taking one out, as the Company will then be interested in prolonging our life.

THE TRANSLATION OF RAMSAY.

We have always said that Ramsay Macdonald—the Scotch school-teacher who poses as the Leader of the Labour Leaders!—is intent on a Government job. But we have made it impossible for him to receive one just at present. Being unable, however, to keep his men together any longer, he has taken on a Royal Commissionership, which will necessitate his absence in India and elsewhere for many months, and under cover of which he will quietly retreat from his present post.

ARCADES AMBO.

Mr. Bonar Law says "it is natural that Mr. Churchill should imagine that our action is dictated by the desire to obtain office." Unless, of course, Mr. Law spoke satirically, is not this a delicious illustration of the humbug of the Party system? Each side delights to taunt the other with thirsting for the sweets of office, but turns up the whites of its eyes at the monstrous idea of thirsting likewise. Imagine two little boys fighting over an apple and simultaneously taunting each other with greed.

A GAMING ACT.

The Leader of the Opposition adds that some political pledge was described by the Prime Minister as "a debt of honour." Well, a debt of honour may be defined as one which cannot be recovered by *Law*.

CHURCHILL *v.* LAW.

On verbal merits, honours are easy. But the wily Winston wins the odd trick. Whilst Lloyd George is writhing in the agonies of a self-imposed stomach-ache at Marienbad, his only serious rival for the succession to the Liberal Leadership has had the stage and the limelight all to himself—which is a way with him. Now then "F. E."—what about *your* turn?

A Reminder—to buy MRS. BULL. Now on Sale. One Penny.

The Weather Explained.

The Rev. F. W. Baldwin, Vicar of Cinderford, commenting in his Parish Magazine on the annual Sunday-school treat, says: "Once again God, in answer to our prayers, gave us a beautiful day. Year by year we teach the children to pray for a fine day, and for the past four years we have had answers to our prayers." The recent unseasonable weather is now fully explained. Providence has evidently been keeping all the sunshine for Cinderford. We shall, however, watch next year's outing with interest.

Mounted Police at Blackpool.

Will somebody please inform us why the Chief Constable of Blackpool mounts so many of his men on bicycles during the holiday season? Is it in order that they may exercise their acrobatic talents in jumping off and on their machines and seeing how near they can come to knocking people down amid the congestion of the front? We suggest to his Excellency that his policemen would be much better occupied as plain-clothes officers trying to detect the gangs of pickpockets with which the town is infested

A Moody Policeman.

By the way, it would be interesting to know what is behind the appointment of Sergeant G. Moody, who comes from the Eastern Counties, to an inspectorship in the Blackpool police force, and also to the inspectorships under the Weights and Measures Act and the Shops Act. We trust the rumour prevalent in the town that these are special favours, largely due to his friendship with a certain official, are not to be credited. However this may be, the fact that the inspector who has done the work under the Weights and Measures Act for twenty years has been put on uniform street duty is the subject of much local comment. If the appointment was not to go by home promotion, why wasn't it advertised and the best man obtained for it by competitive examination? The salary may not be of importance—the principle certainly is.

A Bloemfontein Menu.

Apropos of some remarks we recently made on shilling meals, a Bloemfontein reader sends us a menu of the Empire Café there. Here it is: "Soup—Pea; Fish—baked; Entrees—Beef Steak Pie, Jugged Hare; Hot Joints—Roast Pork, Sirloin, Leg of Mutton, Lamb and Mint; Cold Joints—Roast Beef, Mutton, Polony, Corned Beef; Vegetables—Cabbage, Carrots, Potatoes; Sweets—French Pudding and Custard. Tea and Coffee. Price one shilling." Our correspondent adds: "The various courses are served in a clean and respectable manner, each table seats four persons, covered with a clean white cloth, two knives and forks, soup and dessert spoons, a four-bottle cruet, etc., a dish of fresh butter and plate of bread provided. You can also have as many cups of tea and coffee as you desire, without extra charge." We will call in for a shillingsworth when next we are in Bloemfontein, on the condition that a place is reserved for us at the table of one of the diamond magnates.

"John Bull" in Hospital.

Our thanks are due to the Sunderland and District Trades and Labour Council for protesting against a nurse in the local Infirmary taking away John Bull from a patient. If there is any paper a patient in hospital ought to read it is surely this delightful organ, for not only does it cheer people up—it makes them sit up! In these circumstances, perhaps the Secretary of the hospital will be good enough to explain how the nurse concerned was betrayed into her horrible interference with a Providential blessing.

Suspicious Police Case at Dublin.

The Dublin police do not come very well out of the local Scanlan case. Scanlan is a publican in the Haddington-road, and the other day, for the second time, the police prosecuted him for serving drink to the same two personal friends during prohibited hours. It was conclusively proved that they *are* personal friends, and Scanlan simply entertained them at his own cost, as he is entitled to do; so conclusively, in fact, that the magistrate, in dismissing the case, expressed the hope that "in future the police would not bring any other cases against Mr. Scanlan in respect of these two gentlemen. The police ought now to be quite satisfied." They certainly ought, even if it is true, as alleged, that they have threatened that they "would have him yet." The Dublin police are very busy with their public-house espionage. For a change, we suggest that the public shall turn the tables by reporting every policeman they catch in the illegal lubrication of his œsophageal tract with the connivance and cognisance of a surreptitious potman. Or they might consult the other Scanlan—the one with M.P. to his name.

"Ninepence for a Groat."

Now that so many employees are saving fourpence each week with which to pay their Insurance contribution, in order to prevent their wages being broken up, we suggest that Mr. Lloyd George should immediately order a few millions of fourpenny pieces to be struck. What a handy little coin it would be!

Labby!

We fully appreciate the kindly motives of our sixpenny ally, *Truth*, in reprinting, from week to week, extracts from Labby's writings in its columns in days gone by; but we respectfully suggest the desirableness of a little more discretion in the selections. Some of them are anything but happy.

Wanted, an Open Door.

In most towns the public are admitted to listen to the proceedings of the local Council. The matter is one entirely within the control of the corporations, so that in law it is a privilege rather than a right. Now that Mr. J. W. Lane, the Secretary of the local Ratepayers' Association, has specifically raised the question by entering the sacred precincts of the Bristol Town Council while the members were in debate, and has been called on by the Lord Mayor to withdraw, perhaps the question of admitting the public will be formally brought forward by one of the councillors. The open door not only stimulates the interest of the citizen in civic life, but it also assists his education!

Judge Gye and Reporters.

It is a pity that judges, more especially county-court judges, do not confine their *ipse dixits* to things they understand. For instance, a few days ago, in the course of an action at Portsmouth, his Honour Judge Gye stated that a reporter's work, provided he knew shorthand, was more or less mechanical; which is as much, or as little, true as that a county-court judge's work is mechanical provided he wears a wig.

Business Suspended.

A Dublin reader tells us that at the premises of the Jews' Society in that city, the following notice appears:—"Office hours, 10 to 12 during the month of August." As the Society is one for promulgating the Gospel among the Jews, those who desire to be converted to Christianity during the present month will have to remember they have only two hours a day for the purpose. This is hustling with a vengeance!

"I Want to Live in Brittany," Sung by Miss May Mars,

A BELLINGHAM JOB FRUSTRATED.

Bellingham ratepayers ought to be grateful for the successful efforts made by Mr. Ulric Charlton, a member of the District Council, in frustrating a contemplated and almost accomplished job in respect of an officer of the Council. As we have before said, there is always a certain number of men on public bodies who think that all official situations should be kept as heirlooms in a particular family. Take the case of Bellingham. Mr. R. Riddle is the Clerk of the Council; Mr. R. E. Riddle, the Highways Surveyor, is his son. At one time the Council employed two Highway Surveyors, but a few years ago they gave the jobs of both men, with both salaries, to Mr. R. E. Riddle. Later they added unto him the Inspectorship of Nuisances at another salary; and there is no doubt that, but for the protest and action of Mr. Charlton at the last meeting, they would have shoved upon him an Inspectorship under the Housing Act at still another salary, though they were not bound to create the special post at all. However, we are sure the future is not without further handsome prospects for Mr. R. E. Riddle in Bellingham. Rumours are abroad that Mr. Lloyd George is about to appoint a number of Inspectors to inspect the inspectors under the Insurance Act. Mr. Riddle should apply at once.

CIVIL SERVICE SCANDAL.

Champion whitewasher as he is still, Mr. Masterman's recent use of his official brush and bucket on behalf of the bungling officials who have been transferred from Customs to Excise under the futile and unnecessary amalgamation scheme into which Sir George Murray, Permanent Secretary to the Treasury, jockeyed Mr. Asquith in 1908, won't do at all. The officials did know their jobs at the Customs, but at the Excise they have proved themselves messers and muddlers of illimitable capacity. Is it because they have realised this, after sending traders almost off their heads with bungling, that they have requested permission to be put back to the old grindstones? Measured by results, the amalgamation which we criticised four years ago does not show any substantial justification.

NOTHING FOR AN EYE.

As Judge of the Grantham County Court, Sir Sherston Baker has decided a hard case against a man from time to time employed by a woodman in the service of Lord Brownlow. While stacking blackthorns which he had cut on the estate, a heap of them gave way; the man slipped and fell, and a thorn entered his eye, which had to be cut out. Though the Judge decided that the man had no legal claim under the Compensation Act, as he was in casual employment, there certainly seems a moral claim of some sort on Lord Brownlow, and we shall be much surprised if, approached in the right spirit, his lordship does not recognise it. *Noblesse oblige.*

AT LAST.

The International Bible Students' Association assembled in conference at Washington have decided that the Lake of Fire and Brimstone "is all a myth." We have suspected it for a long time.

TO ESCAPE LICKING.

The following appears in a provincial newspaper:—

> On account of the unjust Insurance Taxes, I am leaving England, so have for disposal my Household Furniture, Linen, etc., cheap, to clear.—Apply, A. Beeney, Court Creamery, 4, Guildford Road, Woking.

With the cemetery so handy, it is a wonder Mr. Beeney did not commit the unhappy despatch and thus end all his troubles.

BOURNEMOUTH'S MUSICAL DIRECTORATE.

It is not surprising that the Bournemouth Town Council have passed a motion for the separation of the musical direction and the business managership—again with a majority of one. However well Mr. Dan Godfrey may be doing out of the municipal directorship of music, it is certain that the ratepayers are doing very badly. It may be doubted whether there is such another Pooh Bah in his profession. As General Manager and Musical Director, he has £900 a year; he has or had £300 a year as reviser of orchestral music for a firm of London publishers; he has leave to conduct the fancy dress balls at Covent Garden; and he has an annual benefit worth £250. On the other side, the ratepayers are losing £700 a year by the entertainments. And who can wonder? How can Mr. Godfrey do justice to himself and the ratepayers by conducting the orchestra, engaging bandsmen, artistes, and concert parties, carrying on rehearsals, supervising the horticultural section of the Winter Gardens, controlling the hired bands and conductors, reading for Messrs. Chappell and Co., conducting Covent Garden balls, arranging for his own benefit, and generally controlling the business and staff? As obviously the work is too much for any one man, by all means let Mr. Godfrey remain as Musical Director, but the business part of the work should be conducted by a Business Manager, under the supervision of an Entertainments Committee.

WHERE IS THE CERTIFICATE?

A sergeant of Territorials complains that three years ago he went to Hythe for a course of musketry instruction, that he passed out successfully, and that his name was subsequently read out in regimental orders as having "received" the certificate, though as a matter of fact the document has never come into his possession, nor can he get to know anything about it. He should not lose heart. It is only three years ago. In another part of this paper he will see particulars of a case in which a Crimean medal has just been presented—58 years after the event. It cannot be expected that War Office officials are going to work overtime to get out his paltry parchment—and in the holiday season, too!

AN UNJUST CITY BY-LAW.

Men who earn their livelihood in the streets of the City by selling fruit from barrows must possess a police licence, and to their credit it must be said that they never grumbled at the necessity for taking one out. By a new by-law, however, men who carry on this class of trade must do so continuously, otherwise a licence will be refused. This is a great hardship. We quote a case in point. A man named Rogers has held a licence for the past twenty years. He is a married man with a family, and of good character. It appears that he made use of his permit only during the summer months, as he was able to get regular employment in the winter. Result: he loses his licence altogether. We appeal to the City Fathers to reconsider their decision. If it is a question of clearing out some of the hawkers, why not start with the Dagoes?

THE EGYPTIAN PLOT.

Not many people will complain of the sentences passed by the Cairo court on the men who conspired to murder "K. of K." and the Egyptian Premier. When anarchist fanatics of the type of Wakid, Arabi, and Salaam are caught almost red-handed in their plotting, it is desirable to keep a tight hold of them.

Given with this Week's MRS. BULL. Words and Music.

Home-Grown Candidates.

There is something to be said for the opinion of Canon Masterman that men who are sent to Parliament should be those who have played their part in the local political life of the towns which return them; also something to be said against it. As the Canon well knows, it is written that a prophet is not without honour—save in his own country and his own house. Why, even a Masterman born in one town has had to find political refuge in another!

Profit for Philanthropists.

When so many demands are made to relieve the necessities of the poor, we wonder that no one has thought of dealing with the tyranny of pawnbrokers. Their minimum profit on an absolute security amounts to 20 per cent., and the poorer the client the greater are the charges imposed upon him. If the State cannot be persuaded to follow the example of other and more businesslike nations, so that goods may be pledged at about bank rate, we wonder that some private philanthropist or even some astute business man does not start a Mont de Piété on his own. It would certainly be more useful than subsidising libraries which nobody wants. And at the same time it ought to attract quite wholesome dividends.

Wait a Week, Please.

Here is another red-tape process which seems to need quickening. A working man in Canada periodically sends remittances by money order to his wife in the provinces. The wife attends at the local post office, and occasionally receives the cash at once. At other times she is told, after much fumbling among papers by the clerk, that the advice order is not to hand. Very often it is a week before the order arrives. It is possible the fault is in Canada and not in London, assuming that the man who sends the order is more anxious to catch the first available mail than the Post Office officials whose business it is to send the advice; but perhaps somebody who sees more of the inside of the Post Office than we do will explain.

Newspapers and Libels.

We ask readers who may at any time be serving on juries for the trial of libel actions against newspapers to weigh carefully and intelligently the difficulties under which journalistic work is conducted, and not to give unreasonable damages. Let our readers, above all, be careful to consider whether the case is a genuine one or is merely what is called a speculative action. There are shady lawyers who live out of such actions—which they incite, launch, and finance for impecunious plaintiffs. The by-paths of the law are full of these wretched guttergrubbers, and juries should be aware of them. They should remember, too, that judges are neither oracles nor gods; they are sometimes men, sometimes very ordinary men, and sometimes "extra-o.d.nary" men. Some of them, also, have livers.

Twenty-four Nightingales Baked in a Pie.

The arrival of the silly season is signalled by a protest against nightingales being consumed by gastronomers. This is all fiddle-d——d——, for no civilised man ever ate a nightingale. Even the larks which appear on bills of fare, are not the singing larks (*alouettes*) but a commoner variety (*mauviettes*) or, more probably, vulgar sparrows, commonly called the rats of the air. As to nightingales, we can understand their being devoured by joy-stranglers, who object to all nocturnal romance. It is suggested that these birds should be defended by poets, but the modern muse does not visit forests by moonlight: it is rather to be found in bars and places where they drink in shirt-sleeves.

The Problem of Traffic.

Everybody agrees that the state of the streets is dangerous. Jim Crow suggests a solution: "The two natural enemies," says he, "are the motorists and the pedestrians. Of the two categories, which is the stronger, the quicker, the more agile? Obviously, the motorists. Logically, therefore, it is not the pedestrians who menace motorists, but the other way about. Pedestrians are too small, too modest, too discreet; motorists, therefore, run them down without noticing them. Now, then, be it enacted, by and with the assent of the Business Government in Long Acre assembled, that, in future, all pedestrians shall, after dusk, be furnished with two conspicuous lanterns—a green light in front and red fire behind. In addition to this, they shall emit sonorous noises when crossing streets; women shall blow sirens and men shall whistle through horns. Otherwise, the only alternative will be to abolish pedestrians altogether. They are the chief, if not the only, hindrance to traffic. They represent a species of locomotion which is ridiculous and antiquated. Let the County Councils decree that any person venturing abroad on foot shall incontinently be crushed to death. This rule is, of course, already in force, but, alas! not universally carried out. Once abolish street-walkers and you will soon see how easy all traffic questions will become. I might almost entitle this a tract about traction." All right; we will begin by squashing Crow.

Chi va piano.

Here is an advertisement which has been appearing in a contemporary perhaps during the last ten years:—

> A Lady must sell magnificent upright iron grand drawing-room piano, nearly new, fitted with check repeater action, rich inlaid marqueterie work, carved pillars; deep tone, no finer instrument could be desired, original price 56 guineas, take 15 guineas, approval 3 days, carriage paid both ways if not approved, maker's 20 years' warranty transferable.

A little simple arithmetic sum suggests that the lady has spent more in advertising her piano than she is now asking for it. And feelings of philanthropy induce us to suggest that a fund should be got up to subscribe the fifteen guineas she is asking, so that we might save her all the worry of advertising now that she is in advanced years. There is something pathetic about the repetition of the word "must" during so long a period of time, and we shall welcome the day when the disappearance of this disingenuous advertisement may convince us that patience has at last been rewarded.

In Case of Urgency.

The communication cord of a railway train is regarded with such a feeling of awe by most people that one is amazed to hear of a man pulling it. The train was stopped, the compartment was located, and when the officials arrived the man said he had lost his hat. We were once in a train in France when an old woman frantically waved her hand to the guard on the platform as he was about to jump aboard. When he signalled the driver to stop she said she was sorry to put him to any inconvenience, but would he mind fetching her umbrella out of the waiting-room. She got her umbrella all right, but at the time of writing our English friend has not found his hat.

Alexander Pope on Party.

"The three qualifications of a party writer are to stick at nothing, to delight in flinging dirt, and to slander in the dark by guess."—"Pope's Letters."

"Party is the madness of many for the gain of a few."—"Thoughts on Various Subjects."

FASHIONABLE INTELLIGENCE.

The Bishop of London has left Fulham Palace for a ten weeks' holiday. What *will* become of London during his Lordship's absence? But isn't it rather unwise for our Legislators and our Judges and our Bishops all to go away together? It almost tempts us to wonder whether we couldn't get on without them.

CRIES OF "SHAME!"

The distressing announcement is made that "there has been a great increase of lunacy during the past year." We have noticed it, and do not wonder at it. The Government and the Opposition between them are enough to drive people off their heads.

THE OLD HOLIDAY RESORT.

Where all good Liberals would like to spend their holidays: the House of Lords. The Master of Elibank and Sir Fletcher Moulton are announced among the latest fashionable arrivals.

PITY THE POOR BISHOPS!

The Archbishop of York complains that "three bishops whose health is broken up are being helped on to the grave by the blind Party prejudice of some of our M.P.'s." Poor bishops! But, after all, they are not the only victims of Party prejudice—and, in addition, they *can* retire on fat pensions.

THE WEEK'S "CHESTNUT":—

EMPLOYER (*to Miss Passé, aged* 60): Where is your card?

MISS PASSE: Here it is, sir; but please tell me, what's it for?

EMPLOYER: It gives a benefit of 30s. in maternity cases!

A PEOPLE'S COMMAND PERFORMANCE.

UNIQUE AND INTERESTING FUNCTION.

We are sorry that some slight misapprehension has arisen in connection with this matter, owing, no doubt, to our incidental reference to the late Command Performance. We need scarcely say that there was no intention on our part to cast the slightest reflection upon that entertainment, but, at the same time, it is only natural that at a second performance the public will hope to see some of the prominent artistes whose names were, doubtless for some unavoidable cause, omitted from the Royal programme. It is hardly necessary to add that if any of those who helped to entertain the King will again give their services in the sacred cause of charity—which is the one condition insisted upon by those who have, so far, promised us their co-operation—they will be most heartily welcomed. We further desire to make it clear that a reference to certain sufferers under the Insurance Act had no political significance of any sort. We had in our mind the large number of "casual workers" who have been temporarily thrown out of work owing to the uncertainty of their position in regard to the payment of the Insurance Tax by the person who is employing them in any given week. In order, however, to remove the slightest suspicion of partisanship, we shall be quite agreeable to the whole of the proceeds being distributed amongst the half-starved families who are suffering as the inevitable outcome of the recent strike.

It is impossible to make any substantial progress with the scheme for a few weeks, but a further announcement will be published at the earliest possible date.

Meanwhile, we have to return sincere thanks to the many eminent members of the profession who have already generously proffered their services.

"John Bull's" Biscuits.

["Taking the Biscuit" has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.]

For stating in its report of a fire at Trimley, that a member of the 6th Suffolk Cyclist Battalion, with two bluejackets, and a number of cottagers, "did much to prevent the EXTINCTION *of the fire,"*

THE EAST ANGLIAN DAILY TIMES
TAKES THE BISCUIT.

For saying, according to the "Stroud Journal," in a sermon delivered at Stonehouse, that one Christmas he was called to see a man who "had been stabbed to DEATH *in a public-house. . . . An operation was performed, and the man's* LIFE WAS SAVED,"

THE REV. R. P. WAUGH
TAKES THE BISCUIT.

For stating, in an obituary notice, that "The deceased's WIDOW *predeceased him four years ago,"*

THE MID-DEVON ADVERTISER
TAKES THE BISCUIT.

*For stating in its report of a meeting of the Kilwinning Parish Council: "*BURIAL GROUND *rate, three-eighths pence per £1 on owners, and three-eighths pence per £1 on* OCCUPIERS,"

THE SALTCOATS NEWS AND WEST OF SCOTLAND ADVERTISER
TAKES THE BISCUIT.

For stating in its report of the visit of M. Salmet, the "airman," to Clacton, that "in the evening crowds congregated at the street corners and along the front, all with eyes transfixed skywards, as if expectant that A SHOWER OF GOLDEN COINS WOULD DROP INTO THEIR OPEN MOUTHS. *At six o'clock* THEIR HOPES WERE GRATIFIED. . . . *During his flights the genial and affable young Frenchman threw from his machine* BUNCHES OF FLOWERS,"

THE EAST COAST ILLUSTRATED NEWS AND CLACTON GRAPHIC
TAKES THE BISCUIT.

For stating in its report of the railway accident at Lombardstown that "several of the excursionists were KILLED, *some, it is feared,* FATALLY,"

THE CLARE RECORD
TAKES THE BISCUIT.

For making one of the characters in a novelette, entitled "A Trust Betrayed," say: "Father will not be down for some time yet . . . . He has not been sleeping very well lately, and we never WAKE *him until he* RINGS,"

"JULIA MOWBRAY"
TAKES THE BISCUIT.

For stating in a description of the floating dock just completed at Barrow that, "Weather PREVENTING, *the steel structure will be towed into Heysham Harbour, where it will remain for ten days undergoing trials,"*

THE SUNDAY CHRONICLE
TAKES THE BISCUIT.

For stating that, "We sent all clients a MAGNIFICENT DOUBLE *last Friday," and following with a table showing "Friday—*TWO LOSERS,"

PADDOCK SECRETS
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

See this Week's MRS. BULL. Now on Sale.

"TO THE DAY!"

GREAT INTEREST AROUSED IN OUR WARNING—THE MASKED MENACE—TURKEY AND SAUSAGE—IS WILHELM IMITATING NAPOLEON?—A DISTINGUISHED GENERAL'S COUNSEL.

Our recent article and cartoon have aroused enormous interest, and letters upon the subject are reaching us by every post from all quarters and all classes of the community. We regret we have space for but the following few extracts, which we have endeavoured to make as representative as possible.

The Masked Menace.

An Englishman who has lived in various parts of Germany, and among Germans in different stations of life, for a period extending over twenty years, says:—

> I would have extended your "Down with the German Fleet!" to "Down with Germany and the Germans!" For, unless the whole —— lot are swept off the surface of the earth, there will be no peace. If the people in England could only realise the quarrelsome, deceitful, underhanded, egotistic and tyrannical character of the Germans, there would not be so much balderdash about a friendly understanding, etc., between England and Germany. The German is a born tyrant. The desire to remain with Britain on good terms will only last so long until Germany feels herself strong enough to beat England both on sea and on land: afterwards it'll simply be "*la bourse ou la vie*," as the French proverb goes. Provided they do not know that there are any English listeners about, phrases like the following can be heard every day in German restaurants and other public places: "I hate England and the English!" "Never mind, they won't be standing in our way much longer. We shall soon be ready."

Turkey and Sausage.

The following letter—which appears to put an entirely new light on the situation—comes from a Manchester reader:—

> *Re* your article "To the Day," it is very interesting (theory), but Germany is not building her fleet to attack England. She is building her fleet ready for when *Turkey's Empire is no more*. The fall of Turkey will mean that every country will want a part of her. The result: *A European War*. My opinion is that Germany will join hands with Russia, and other countries may come into the combine. This is based on Bible prophecy, where it is spoken in Daniel as King of the North, and many countries with her. For we read, she shall go forth with great fury to destroy and to utterly take away many, and the land of Egypt shall not escape. Turkey owns the land which was promised to the Jews for an everlasting possession. That land must be taken from them if the Jews are ever to have it again. At this time when the fall of Turkey causes this great war, the Jews will have returned to the Land of Palestine. Russia, when she overflows and enters Turkey, she will seek to destroy all those Jews. When Christ went away He told the Jews these words: You shall not see Me henceforth till ye shall say, Blessed is He that cometh in the name of the Lord. Christ will appear to save His people, the Jews, and then will result the greatest war ever fought. The war is called the Battle of Armageddon. Christ will destroy all those nations, for we read: The Lord will give a shout and utter His voice from His holy habitation. We read then shall the Lord go forth and fight against those nations as He did in the Day of Battle. For furtherproof read the book I sent you—"Prophecy and the Eastern Question"—read by Mr. Gladstone, and according to his letter must have believed it.

Is Wilhelm Imitating Napoleon?

A Sheffield reader says:—

> We read words uttered from time to time by Ministers and ex-Ministers of the Crown to the effect that no outstanding contentious matters exist between this country and Germany; therefore it is apparent that some unexplained reason is within the knowledge of Ministers to account for the rapid growth of the German fleet and the British Government's anxiety to keep this country's fleet sufficiently large on that account. Apart from the ill-feeling existing between the two empires, what does Germany seek from us to warrant the risk of war; or what part of the world has Germany a desire to be in possession of? Sometimes the writer has entertained the idea that Denmark, Holland and Belgium are anxiously required by that nation; but, if so, for what reason? During one part of the world's history France sought to make herself supreme in the councils of Europe. Is it not possible that the same microbe of ambition has found its way into the governing souls in Berlin?

From a place in Co. Donegal, with a long illegible name, comes the following characteristic epistle:—

> I found your paper in the train, and read your article about Germany. I think it is characteristic of J. B. to want to fight somebody he feels sure he can beat, but Germany, like South Africa, might have a surprise in store for you. It is also probable that you will have enough on hand at home before long. You will, no doubt, be able to crush four Ulster counties and make the Home Rule Act effective, but you need not expect Ulster to be so anti-Irish afterwards; or if you do not pass the Home Rule Bill you may expect Hell in the other twenty-eight counties of Ireland. Ireland cannot afford a war with Germany until the Home Rule Bill is law, and as Mr. Redmond is boss for the time being he will see to it that it does not come off. When Home Rule is law and Ulster brought into subjection, you can go to war with Germany as soon as you like, and don't forget that England's difficulty is still Ireland's opportunity.

A Distinguished General's Counsel.

A distinguished General, who has seen much foreign service, being repeatedly mentioned in despatches, and who has held high administrative offices in one of our great dependencies—but who desires to remain strictly anonymous, as he has "the greatest horror of advertising in any shape or form"—says:—

> For years I have, in discussing the question raised in your article, advocated the bold step you suggest, but I am now beginning to think we are too late, and the first shot will never be fired by us. Every hour's delay makes the task more difficult.
>
> England has more to lose than any other nation on this earth, and, barring France, I doubt her having a single staunch friend in either hemisphere.
>
> Many years of service in the East makes one realise how much we have to lose, and it is quite easy to guess who would benefit by even a temporary reverse to our arms in Europe.

He thinks, however, that "though the remedy we advocate is without doubt the only one left to us," our success is somewhat problematical, as he believes it would be too speculative to make a naval attack unless we were prepared to follow it up with our army, for such an attack could hardly be confined to the fleets of the two nations concerned. Germany has powerful allies which she could depend on; where, he asks, have we more than one friend we could rely on. In any event, he urges us to publish further articles on this important subject, pointing out the danger of delay, and we will certainly endeavour to do so.

Meanwhile reprints of the article which appeared in our issue of August 3, together with the striking cartoon bearing upon the Anglo-German situation, are now ready, and supplies will be sent to any reader who applies, indicating the number required and the manner in which it is proposed to distribute them.

Disaster Funds and the Widows and Orphans.

OUR INSURANCE ACT REFERENDUM.

THE RESULT OF THE POLL—SOME STRIKING FIGURES.

We regret that, owing to the enormous number of papers sent in and the lengthy process entailed in the counting and checking of the various votes, we have not been able earlier to announce the result of our Insurance Act Referendum.

The wide circulation of this journal, coupled with its popularity amongst all classes of the community, makes the verdict of its readers an invaluable and trustworthy criterion of the feeling of the country. As will be seen, public opinion is overwhelmingly hostile to the Act, and we have no hesitation in asserting that if the authorities proceed with the measure in the face of this remarkable demonstration of the popular view, they will meet with grave disaster whenever they appeal to the electorate. The result of the poll is striking :—

In favour of the Act	**67,642**
In favour of repealing the Act ..	**203,924**
In favour of amending the Act ..	**127,485**
In favour of giving the Act a trial	**131,677**

NOTE.—*317 voting papers were spoilt.*

It is an old axiom that, when the tide of political favour is running out, delay in appealing to the country is a very unwise policy, as the longer the fatal hour is postponed the more relentless will be the ultimate reckoning. Had the Government dissolved and sought re-election upon the Insurance Scheme, it is probable they would have been defeated; but the calm of opposition would have enabled them to remedy the defects admitted even by their own supporters—as is indicated by the bulk of those in favour of the Act also voting for its amendment—and educating the masses, who are in the main, as is shown, unwilling recipients of the "refreshing fruit" of the measure. The determination of their hostility is apparent from the fact that, although over 130,000 votes were recorded in favour of giving the Act a trial, these came almost exclusively from those voting also in favour of the measure or amending it. Our strong advice to Mr. Asquith, therefore, is to dissolve without delay or to suspend the operation of the Act for a few years. "Procrastination is the thief of votes."

A PARSON'S PRAISE.

A WELCOME LETTER FROM A BROAD-MINDED CLERIC.

We often say hard words about parsons, but that they are not always misunderstood is shown by the following letter from a Church of England clergyman :—

> May I take the opportunity of thanking you, as I have always wanted to do, for the very great service you have rendered to independent thought? I often wonder whether you realise the very large number of priests who, like myself, read your paper with unfailing regularity, and cordially agree with 90 per cent. of its contents. Among my own clerical friends I know not a few who cordially appreciate your bold opposition to all cant. For my own part, I cordially support your Business Government proposals, your anti-puritan attitude (the Jewish sabbath is observed here in all its hideous completeness), your claim for justice even for the brewer and the moneylender (personally I patronise neither and am not therefore an interested party), your opposition to missionary cant (I have been all over the world and have frequently seen the humbug that goes on, but at the same time I also believe that *true missionary work*, carried on in a spirit of self-sacrifice by un-paid, or barely paid, brotherhoods and sisterhoods, is absolutely ordered by our Lord). Perhaps, more than all, I agree with your opposition to the sickening and growing tendency of the present Government to feed us, insure us, nurse us, and put us to bed as if we were so many infants.
>
> May I add, however, though I assure you this is not the object of my writing, that I do hope you will not alienate a large section of your readers by departing from your usual attitude towards the fundamental truths of Christianity.
>
> This final grumble is something which I have only added as a very reluctant afterthought, and to satisfy my own principles.

A WORKHOUSE SCANDAL.

IMMORAL AND IMBECILE SURROUNDINGS.

There seem to be pretty goings-on at Axminster Workhouse. The children there are mostly illegitimate. This is not their fault, but it appears to be made an excuse for treating them with monstrous cynicism. At a recent meeting of the Board of Guardians, a Mr. Cuming, who defended their treatment on the ground that they seemed clean, "agreed with what the lady guardians had said in that the children had no one to look after them." Mrs. Paine said that a number of young women in the Workhouse taught the children to swear. The Rev. R. Bastable retorted coolly, "I cannot help that," and Mr. John Richards "thought that too much should not be made of the swearing. Children in practically every village in England learnt to swear." No doubt swearing is a matter of taste, rather than a question of conduct, though we are surprised that a rev. gentleman should treat it so lightly. But what chance of decent education is there for poor children who are kept by the local authorities in an atmosphere of profanity, in the constant society of immoral women? And what security for the lives and limbs of little ones who are sent out walking with a certified imbecile? Besides this, we hear on good private authority that learning to swear is *nothing compared with what some of these depraved women and imbeciles teach the children to do.*

BOAT DRILL IN THE NAVY.

ALLEGATIONS OF NEGLECT ON H.M.S. "THUNDERER."

A Naval Officer writes :—

> On June 16th last, the latest of our *Dreadnoughts*, H.M.S. *Thunderer*, was commissioned at Devonport, with a crew of about 800, for service in the 2nd Division, Home Fleet. It will be remembered that Prince Louis of Battenberg, one of our Admiralty Sea Lords, commanded the "Blue Fleet" in this ship recently, and that Mr. Churchill has been on board witnessing manœuvres. One would naturally come to the conclusion that, having such distinguished persons as a German Prince in charge of our defending fleet and the supreme head of the Navy aboard, and the manœuvres following so closely upon the *Titanic* disaster, the most stringent regulations would be enforced regarding boat-drill. Now, in order to save the public another "approximate £19,500" for an Inquiry, shall I be asking too much of the British public, through JOHN BULL, to demand an explanation from the Admiralty, why since June 6th last until the present time, the crew of the *Thunderer* have not been detailed for, or drilled in, "Abandon Ship" stations, and before it is too late that every man on board H.M.S. *Thunderer* shall know his station?

Now, Mr. Churchill!

THE CHURCH ARMY AND EMIGRATION.

PREBENDARY CARLILE'S REPLY.

With reference to our recent "Open Letter" to Preb. Carlile, based upon a statement in our Canadian contemporary *Jack Canuck*, that divine writes to say that only one family was sent out to Canada under the Army's charge in or about December last, and that it paid the whole of its expenses itself, so that no question of re-payment arises. The family went straight through to Toronto, and, we are assured, were met by the Army's local agent, who reported under date January 5th last as follows :—

> —— and family arrived safely. Mr. —— wished to stay in Toronto; I used all the influence I could for him, and he commences work next Monday. It caused a little difficulty as I had a place for him at Penetang, and also engaged rooms for him and his family. I will gladly do all I can to cheer and encourage them.

Preb. Carlile adds that he feels sure that our sense of justice will dictate a statement to the effect that any suggestions of unfair treatment of emigrants by the Church Army are proved to be without foundation. What says *Jack Canuck*?

See this Week's MRS. BULL. Buy it Now.

BRITAIN'S COMING DISGRACE.

THE TRUTH ABOUT THE MENTAL DEFICIENCY BILL.

By T. Good.

It was once said—I believe by the late Bishop Potter, of New York—that England was the Paradise of the rich, the Purgatory of the wise, and the Hell of the poor. Whatever exaggeration there may have been in that declaration when it was made, it will soon be impossible to apply a more faithful description. Following hard upon certain measures which have already been criticised in this journal, there is now, nearly half-way through Parliament, a Bill designed to rob the ordinary British citizen of his last shred of liberty, and to convert this once free country into the worst Hell among modern nations. It is no use mincing matters. This Bill represents the vilest and filthiest conspiracy against the most sacred liberties of the common people that has ever been introduced in a civilised Parliament. It is called the Mental Deficiency Bill—quite an innocent looking title.

Legislation Under False Pretences.

A few months ago a Feeble-Minded Persons Bill was introduced under false pretences. It was introduced as a "Private Member's" Bill. It was, in fact, nothing of the kind. It was more even than a Government Bill, for it was a joint product of the governing classes of both the big Parties, its introduction by a private Member being to test the feeling of the outside public in general, and of the Labour Party in particular. There was a sinister design on the liberties of all the people save the rich and the governing classes, as we shall see in a moment, but before the scheme was brought out openly as a Government measure it was deemed prudent to ascertain what kind of reception such a Bill would be accorded. Although the common people had tolerated several new laws trenching upon their freedom, and although the representatives even of organised Labour had swallowed the compulsory Insurance Bill for the smashing of trade unions without a protest, it was still thought that the people, or at least some of their representatives, might possibly protest against this latest and worst proposal to degrade the nation. That was the reason for the introduction of this scheme as a private Bill.

Labour Party Fails—As Usual.

The Bill was introduced. It was accorded a second reading in the House of Commons, only *one* member of that assembly—Mr. Wedgwood—raising a protest. Never had the Labour Party, at all events, a more solemn and religious duty put upon it than to oppose this scheme. The Labour Party, as usual, failed. That was enough. The road was clear. The Government at once came into the open, and now we have got the vile scheme in the shape of a joint Government-Opposition measure, under the title of the Mental Deficiency Bill.

But the ordinary man in the street knows nothing about it. His newspapers carefully keep him in the dark. And his leaders and representatives fail to enlighten him. Although Mr. Wedgwood, Mr. Belloc, Mr. Chesterton, and Dr. Eder have spent a good few weeks trying to wake people up—particularly those at Westminster—only 21 members of the House voted against the new Bill on its second reading as a Government measure. Thus, unless a vigorous protest is raised—and raised quickly—this unprecedented and far-reaching measure, upon which the electors have never been consulted, which was never mentioned by a single Parliamentary candidate in his election address, and which to-day not one man in a thousand knows anything about, will soon be the law of the land. Then, as in the case of the Insurance imposition, we shall be asked to submit to the scheme simply because it is called an Act of Parliament.

Free Speech and Press to be Abolished.

Briefly, this measure, if it passes in anything like its present shape, empowers the governing class to commit any person they choose to imprisonment for life, though such person may have done no wrong whatever. The authors of the scheme explain that the object is to "improve the race by segregating the unfit." If that were the real object, and practical proposals were made for its attainment, well and good. But that is not so. The object is to complete the new network of legislation for the enslavement of the honest, common people, so that the rich governing classes shall not henceforth be disturbed or annoyed by strikers, or agitators, or the advocates of Business Government, or by any other persons obnoxious to the little gods who get big salaries for mismanaging our public affairs. The scheme is drafted so that any man who, by his tongue or his pen, ventures to cast reflections upon the integrity of a Cabinet Minister, or the wisdom of a Government Bill, or the superlative efficiency of the Board of Trade, or the immaculate conception of the Party system, may be immediately and for ever silenced—taken away from his work, his fellows, his family, and cast into prison till death. That, in plain English, is the Mental Deficiency Bill.

Is Lloyd George Defective?

It is laid down that any person "defective within the meaning" of this Act; "feeble-minded persons, that is to say, all persons who may be capable of earning their living under favourable circumstances, but are incapable . . . of competing on equal terms with their normal fellows, or of managing themselves and their affairs with ordinary prudence," may be segregated. This Bill might easily be satirised by pointing out that some future authority might deem "defective" the President of a Board of Trade that permitted ships to quadruple in size without revising its life-saving rules; or a lawyer who failed to attain eminence, or even a competence, until he exploited the Nonconformist Conscience and got into Parliament, might be deemed incapable of competing on equal terms with his normal fellows; or a Chancellor of the Exchequer who seriously suggested a tax of so much per ton on all "ungotten minerals" might be considered incapable of managing his affairs with ordinary prudence,

We Are to be Russianised—

But this measure is too serious for satire. Without any trial in open court, but simply upon the secret evidence of the paid spies and agents of the Government, Englishmen, Scotsmen, and Welshmen, but *not* Irishmen, who offend their employers, or the police, or the new Insurance inspectors, or the Party politicians, can and will be locked up for life. The leader who urges men to strike for better conditions, and the journalist who ventures to expose the doings of the Party political prigs who plunder the public purse will be got rid of just as effectively as the Russian Government used to get rid of inconvenient persons by sending them to Siberia.

And Put in Chambers of Torture.

Again, as part of the scheme to bribe the doctors to work the Insurance Act, the medical profession is to be allowed to practise something very like vivisection upon the poor. Men, and the wives and children of men who come under the Insurance Act, may at any time be dragged out of their homes and committed for life to a chamber of torture. Please understand that this indignity and cruelty will not apply to the rich or middle classes, save the rare members of those classes who happen to have the honesty and spirit to stand out publicly for truth and justice. No; as in the case of compulsory insurance, it is only the working section of the community that is to be deprived of liberty. The Insurance Act brings the workers into the net, and now they are to be placed at the absolute mercy of their governors. Henceforth the common people must not love, or marry, or live natural lives, without the permission of a Government inspector. Husband is to be torn from wife, wife from husband, and child from parent at the will and whim of the new autocracy. This vile measure emanates from the Eugenists, and if the people submit to it they will soon find themselves reduced to the social status of pigs—they will be mated, or segregated, or sterilised, as the case may be, by State officials. The gates of Hell have been opened and working-class Britain is being pushed in.

Alice and Claude Askew's Thrilling New Serial

BIRMINGHAM CITY INFIRMARY SCANDAL.

SWEATED AND ILL-FED STAFF.

To anyone about to become a doctor or a nurse at the Birmingham City Infirmary, we tender the celebrated advice to those about to marry, for the following reasons. The food is bad in quality and insufficient in quantity. Each night nurse on going on duty is provided with one-eighth of a loaf, instead of the former allowance of one-quarter, the spell of duty lasting twelve hours. The so-called butter allowance (by the way, it is really margarine) has been cut down to such a microscopic proportion per head, that a deputation was sent to the "superior officers" to protest. The nurses' representative was bullied and snubbed, as also were other nurses who were known indirectly to have expressed dissatisfaction. The night nurses are allowed only fifteen minutes for dinner, consequently they must bolt their food. The doctors' breakfast bacon has a doggy smell (we are informed the Chinese pigs live on dead dogs chiefly), was worse than usual one week, and when they objected the excuse given was that the nurses' bacon had been sent up by mistake!

The meat and poultry are all cheap foreign stuff, and the latter especially has many signs of senility. If a nurse breaks down, which is of frequent occurrence through the overwork and bad and insufficient food, she is bullied by one of the matrons, and obstacles are put in the way of her seeing the visiting physician. Even if she succeeds in consulting him, his directions are frequently ignored. A night nurse has often sole charge, without any help whatever, of sixty-six to seventy-two patients in two wards. Most of them are bedridden and helpless, and we need hardly particularise her multifarious duties.

The name—Birmingham City Infirmary—was invented to replace the old one—Birmingham Workhouse Infirmary, so as to mislead doctors and nurses coming from a distance into the idea that it is not a Poor Law institution.

The course of training is supposed to be four years, but many nurses by some chicanery are compelled to put in five years before they are qualified for a certificate. At the end of this period, however long it may have been, a certificate is given for only three years' training. Nurses, by the term of their engagement, are entitled to three weeks' holiday annually. Now they are being defrauded of this rest, and any nurse who has the courage to ask for it is liable to abuse.

A sister is often left in sole charge of a ward for a whole day, without a nurse, and consequently has to do probationer's duties. If it happens to be a surgical ward, there may be a major operation case to be closely watched in a side ward, and also thirty-six patients, more or less ill, supposed to be attended to in the main ward. Similarly, a very junior probationer may be left in sole charge of a ward for a whole day. The last Local Government Board inspector who visted the institution was of opinion that there ought to be a sister and two nurses on day duty in each ward. We believe in most modern infirmaries the staff is in proportion of one to seven patients. In the Birmingham institution it is about one to fifteen! In the infectious blocks, there are during the day a sister and two nurses, and during the night two nurses for 60 to 100 patients of both sexes, in two separate blocks, each two-storied. The same nurse has consequently to attend to cases of whooping cough, measles, German measles, chicken-pox, erysipelas and trachoma; hence there are many cases of cross infection. When a child goes in with any one of these complaints, it generally gets the lot.

Nurses are allowed one day monthly, 2 p.m. until 2 p.m. the following day. Recent changes have broken this in two; they have now to return at 8 p.m. for a lecture of fifteen minutes' duration, also the half-day weekly is similarly broken into.

Nurses convalescing from acute illness are sent home in a weak state, and this period of incapacity is by compulsion counted into the annual holiday.

These are a few of the many grievances and irritating restrictions which have caused widespread dissatisfaction among the staff, and have made it impossible for the authorities to keep it up to more than one-half or two-thirds of what it ought to be. As for the poor patients——!

BOARD OF TRADE SUPERVISION.

"IF YOU SEE IT IN . . . !"

We have more than once stated that, if the boat-lowering gear in mail and other steamers were tested practically, the result would be to show that a very great percentage of it is rotten, the boats unseaworthy, and, in fact, the whole life-saving arrangements in a deplorable and dangerous state.

And now our old slogan is once more proved. On the homeward voyage of the *Kenilworth Castle*, one of the Union Castle boats trading from Southampton to the Cape—passed by the same intelligent Board of Trade inspectors and surveyors as in the case of the *Titanic*—boat-drill was carried out (owing to the scare occasioned by the recent disaster)—with the result that the rope of the falls was carried away, the boat dropped 40 feet, and the crew, numbering five, were thrown into the water. The third officer was killed, and the crew had to be treated in the ship's hospital.

Now we wish to ask—and shall see that we get a reply:—What Board of Trade Surveyors passed this steamer and her boat-falls? Did they inspect the boat, or did they only "wine and dine" on board during their visit? Are these officials to be instantly discharged, or allowed to "pass" more boats? And we would ask the owners: How long have these boat-falls been in use? Have they ever been renewed since the vessel was built? Have the boats ever been properly examined; if so, when? Where is the inquiry into the death of the victim to be held? And is this fatality to be hushed up and the guilty parties whitewashed? There is bound to be an enquiry when the official log is handed in at Southampton. Will yet another Committee be appointed to report and suggest, or is it intended to adopt our solution of the present disgraceful state of things—namely, that the Marine Department of the Board of Trade be cleared out, stock, lock and barrel, and men who will carry out their duties appointed to look after the lives of the crews and passengers on our mercantile marine?

How long will the public stand this criminal neglect on the part of a great Public Department?

THE INSURANCE ACT.

FOLLOWING A POPULAR LEAD.

Mr. Bottomley's challenge to Mr. Lloyd George in regard to the legality of this Act is being taken up all over the country, and all classes of employés are refusing to agree to the deductions from their salaries and wages. We hear of case after case where employés last week openly said that they relied upon Mr. Bottomley's example and his statement that the Act was passed by an illegal body. At one of the largest London theatres last Friday, when the manager was paying wages a large proportion of the actors, actresses and supernumeraries refused on these grounds to allow the deductions. There will be interesting developments soon.

NORTH-WEST MANCHESTER.

(TUNE: "*John Brown's Body.*")

"Free Trade (so-called) is a-tottering to the grave,
Lancashire no longer means to be old Cobden's slave;"
That is how the speakers of the Tory party rave
Since North West Man-ches-ter.

"What Lancashire electors think to-day, and how they poll,
Will be endorsed to-morrow by the country as a whole;"
So once declared the Liberals, who're smitten to the soul
Since North West Man-ches-ter.

North West Manchester just means, 'twixt you and me,
That Tweedledum is favoured rather more than Tweedledee:
And that's the only moral, so far as *I* can see,
Of North West Man-ches-ter.

"RETLAW."

Just commenced in MRS. BULL. Start it to-day.

THE GREAT EMIGRATION LIE.

MARRIED COUPLE'S EXPERIENCES IN AUSTRALIA.

In view of the present rush of emigrants to Australia—following our repeated warnings about Canada—we publish a pitiful story, which reaches us from a young man and his wife who recently left one of the suburbs of London for Australia. "Everything has gone wrong since we landed in this cursed country," is the burden of his text. When they landed they were worth about £200; now their capital amounts to about £70. First of all, they went up-country to gain farming experience, and although they tried to obtain a married couple's job for miles and miles round the place, there was not one going. The wife therefore took over the management of a cottage and four children for a publican; the husband went out fruit-picking and navvying. Farmers would not employ him because he was inexperienced, and because, like employers in this country, they wanted value for money. In five months the husband was able to secure only five weeks' work, and he and his wife had to eat their capital.

He therefore applied for several blocks of land. Each time he was unsuccessful. In the end he and his wife returned to Melbourne, where Australian Government officials eventually told him that he had insufficient capital to take up a block of land of useful size. "In England," he says, "their emigration boosters told me a string of lies as to what could be done with a small capital, and now the officials here have the cheek to turn round on me and say that the pamphlets were circulated in error and are now withdrawn; that, however, does not console the poor devils who have been lured out on the strength of information contained in them." The settlers who did take up land under the Closer Settlement Scheme about a month previous to the arrival of this young couple have received most inconsiderate treatment from the Government. Athough they have made known their grievances and have proved that the officials of the Australian Government have misled them, nothing has been done for them. Many have abandoned their holdings, lost their capital, and are now working for wages.

When the young couple arrived in Melbourne a Government official told them that all their furniture and personal belongings would pass as settler's effects free of duty. The husband was advised to swear a declaration to this purport, and the result would be that the stuff would be carted from the docks and stored free of charge for three months. They had a different tale for him when he returned to Melbourne. His things were still in the King's Warehouse, held up by the Customs, they said, though during the whole of the time they had not written a line to him, a stranger in a strange land, to inform him of the fact, and so give him the chance of returning to Melbourne and arranging matters without having to face the accumulation of heavy storage rates. In the end he had to pay £15 odd for duty, storage, and incidentals.

This is not a rare story. On the contrary, it is a commonplace one. We could go on repeating it over and over again. For hundreds of emigrants life is a story of dismal, tragic failure owing to the lures and lies of emigration officials. In the ordinary course of things it is not those who are successful in their own country who emigrate to another. From various causes they are beaten, or all but beaten, when they leave it. Australia, Canada, America is the last throw of a dice, the last gamble for the means of subsistence. If a man *must* emigrate, let him, but not under any less pressing circumstances whatever. If he goes, let him go with his eyes open for the harshest conditions, with his heart brave to bear them, with his hands ready to grapple with them. Do not let him be lured by what the Government emigration officials of Australia and Canada and the home shipping agents tell him by mouth and by pamphlet, of the new golden dawn which is gleaming for him—all for him—over the great waters. Let him discount everything; disbelieve almost everything; calculate everything by discount and disbelief. Then it may well be, when he does reach the promised land, that the conditions will be a little brighter than he thought, and he may be heartened to struggle through for life and prosperity.

HOW THE BITER WAS BITTEN.

AN ECHO OF THE DOCK STRIKE.

The Dock Strike, happily now at an end, has, on the old principle that it is an ill wind that blows nobody any good, proved a benefit to the farmer, as it has been the means of inducing many who formerly followed the calling of agricultural labourers, but who had migrated to London attracted by the prospect of larger pay for shorter hours, to return to their original calling.

Many of these men had learned long before this that the step they had taken was a disastrous one, but once in London, they remained, although their position, even at the best of times, was unenviable, as the regular dockers regarded them as interlopers, and the people amongst whom they lived also looked on them with disfavour. They were, in fact, strangers both within and without the gates. The average English farmer knows a good thing when he sees it; there are some, indeed, who say that his mind is so occupied with studying his own interests that there is no room in it for the consideration of anybody else's affairs; anyhow, he certainly saw this chance of obtaining cheap labour, and he promptly rose to the occasion.

Gentlemen to whom the very name of London is a synonym for all that is lurid, journeyed to town and made their way to Dockland, expecting the game they were seeking to fall an easy prey to their blandishments, but in this they were disappointed. The strike had not proceeded very far on its dreary way then, and the ex-agricultural labourers were just as sanguine as the rest as to how it would end. Thus the country visitors had in almost every instance to return empty-handed; but the farmer is "dour," as our neighbours across the border say. Therefore, he bided his time, and his time came at last, and he took full advantage of it. Farmers from Hampshire, where the weekly pay of a labourer is twelve shillings, proffered these wages with a "take-it-or-leave-it" air; gentlemen from Cambridgeshire and Lincolnshire, where the weekly emolument rises to the dizzy height of fifteen shillings, said: "I'll give you twelve shillings a week if you like, my lad," and Hodge of old, worn out and disheartened by want, succumbed.

But these cheap bargains did not turn out to be such good ones as the bucolic gentlemen had imagined. Many of the men were perfectly conversant with what was required, but they were unable to do full justice to this knowledge. They had no stamina for one thing; the work at the docks had always, in their case, been intermittent; if they worked two days it was fairly certain they would rest on the third; and the round of farm work, from very early morning to very late at night, was more than they could compass. This was a serious blow to their employers who, strange to say, had not taken this contingency into consideration in their anxiety to score off the men who were down on their luck. The men also were dissatisfied for other reasons; they missed the life and bustle of Dockland at night, they missed the handling of their pay each evening, they also missed the little social gatherings after working hours; and so when, as happened in many cases, the employers suggested that they were not suitable, the men welcomed the announcement and promptly set off to tramp back to Dockland and starvation.

There are two sides to every question, and some of those who secured men from the riverside behaved in a humane manner to the poor, broken-down fellows, to the ultimate benefit both of themselves and their servants. But those who were only set on sharp practice met with their just reward.

"It develops the Sense of Humour."—*Truth.*

"BRAININE,"

JUST THE THING FOR THE HOLIDAYS.

All Chemists, 1/1½ and 2/9.

Love and the English Girl.

THE NEXT OLYMPIAD.

HOW TO REGAIN OUR LOST PRESTIGE.

BY "OXON."

The pessimists are abroad—and I wish they would remain there. Because our representatives did not sweep the board at Stockholm we are told that we are decadent as a race, our athletes are abused for slackness in training, our committee for mismanagement, and the public for its apathy. Hence all the beating of drums and the sounding of timbrels by the *Daily Mail*, the yards of letters by Sherlock Holmes, and the ponderous advice of Mr. de Courcy Laffan. A large sum is to be raised for the next Games, in Berlin in 1916. There are to be trainers for the whole kingdom, and district inspectors, with a view to collecting the best material and training it systematically during the next four years. "We want the two shillings and the half-crowns of the public," says the irrepressible Laffan, but it is to be hoped that the British public will not respond to the appeal. The amateur status has been a thorny problem for some time; because other nations spend their tens of thousands on professional trainers and floating palaces for their athletes, it does not follow that we should do the same.

After all, our men did not do so badly at Stockholm, and, but for accidents, would have done much better. It was the system of marking, by which the chief events were made of no more importance than the shove-ha'penny side-shows, which placed us a bad third among the nations. The proposal of the agitators that there should be an Empire team containing athletes from our Colonies as well as from Great Britain is doomed to failure. It would be impossible to hold trials among the representatives of the colonies, and an eight composed of Leander, Sydney, Victoria and Canadian oarsmen would be a strange sight upon the waters. The best trial would be to introduce Olympic events in the amateur athletic championships and to regard Henley as a real trial of the racing. This year saw the representative English competitors defeated at Henley, but Leander were able to remedy their defects and win a victory at Stockholm.

The proposed system of organisation and specialisation is not likely to find much favour with the Universities; neither the authorities nor the undergraduates themselves are likely to embrace any system which over-rides the ordinary athletic life at Oxford or Cambridge.

In the days of the American war and of the Continental wars of the last century the keenness for athletics was not very widely spread; but in the piping times of peace both America and the Continent have indulged in a perfect orgy of sport. The rules under which the Olympic contests are held were drawn up by Englishmen, and it should be for them to make a stand against the professionalising of amateur sport. America and Sweden have both succumbed to the athletic fever; in America, with the exception of baseball, there are few other rivals to their athletic meetings. We hear of gates of 100,000, enormous expenditure on training and on grounds, and a successful competitor of one year often becomes the highly-paid trainer of the next. All the tricks of the track are greedily learnt, and when Americans compete in races it is not seldom that we hear charges of "bunching," "elbowing" and "spiking." We would rather lose than win by a superiority in "track tactics." The example of the Swedes is one that we should do well to follow as a means of gaining physical fitness for our younger generation. Boys at school should be specially trained in sports in which they show some talent, instead of being left to their own devices or the spasmodic advice of some over-worked master. No entry should be received of any Olympic competitor unless it is guaranteed that his performance has reached a certain standard; in this way the prestige of the nation would be saved. The Olympic events should be added to most sports and the work in gymnasia should be better organised. If such good advice be followed, we shall as a nation acquire more physical fitness, and also be represented by only the best men. Let us refuse to countenance any attempt to subordinate the true spirit of sport to a mere triumph in a spectacle.

A HYMN OF PRAISE.

The following verses are extracted from an alleged poem—a column long—which appeared in the *Carmarthen Weekly Reporter* a week or two ago. We give them exactly as printed:—

TO MR. LLOYD GEORGE AND HIS GREAT INSURANCE ACT.

That awful man who lifts this country high
Is called a "thief and robber"—fit to die—
Is still victorious—millions flock his fold,
"This Bill is young," old age is getting old.

Yes, David leads his sheep to "pastures green"
He till can see the best for all so keen
Can "read the dreams of Kings" so well he can
His clear "horizon" and he "loves the man."

True prophet he can see the "Will of God"
And he can plant his feet were none have trod;
He dares to do what "cowards always dread"
He lives the more—the more some "Wish him dead."

"Strong friend to millions" thou art friend indeed
Thy heart is with the "sick"—the "poor who bleed,"
This "gift of God" to Men—"God will have praise"
The "sunless windows open to God's rays."

This is "God's world," and we must march along.
And change the awful piercing groan to song.
Let all now look ahead to yonder hill,
And do the best we can to "work the Bill."

Thank God we have some men with eyes to see
The same as Jesus Christ on Calvary,"—
"He gave His life" that we might have much more"
That Heavenly word "I love thee" on his door.

How many tell us how that love is waste
To save the million lives they will not waste
And self is very heavy—slow to walk
But self will always get first prize for talk.

But when an Act has come a real fact
Those look to Heaven and say "we" used such tact."
Yes, they will claim a share in all the spoil,
Round progress "serpents place their deadly coil."

In spite of every sightless wicked greed
The good must march along with Angel speed
Some cannot live for others—not one day
"Give me my daily bread alone" they pray.

The class must rule and all the world can "rot."
God has a "Welshman" read on the spot.
Upon the poor the wealth look with scorn—
The "sin of sins" in Wales Lloyd George was born.

And after all he does not go too fast
"Millenium" to some wealthy en has past
The wretched poor their kingdom is ahead.
Lloyd George is marching fighting for the "dead."

A flaming sword is in that hand so brave
The landless must have land beside the grave
He stands upon the brink and cries away
You must not die God has another day.

A man is still a "king without a throne"
He cries for bread you dare not give "him stone."
Some kings are fond of killing little kings
God sent a Welshman with his angel wings.

He does the will of God and "fears no ill"
His aim is "high" to do his Mister's will
He fears no evil in a "lion's den"
Of millions in life's wreck he picked up ten."

The stones some threw he made "to pave the way."
He heard the cries "Oh come Lloyd George we pray."
On his "horion" "there is one above"
Lloyd George can read that heart "his God is love."

Is God not in the world to hear the cries?
He knows it all, he has a "Father's eyes"
The best of riches is that pure love
All hands on board to lift poor man above.

W. WILLIAMS.

Lynholm, Carmarthen.

See this Week's MRS. BULL.

SHALL POLICEMEN CHOOSE OUR BOOKS?

THOUGHTS ON IMPENDING LEGISLATION.

By E. M. Appleton.

Upon my word, gentlemen, I am getting a trifle anxious. A clergyman comes along, and is allowed to interfere with our sports; the same gentleman, flushed with success, takes it upon himself to supervise our music-halls; a Government official decides what plays shall be permitted us—and now we are asked to allow policemen to choose our books.

It would seem that the small coterie which has decided to run the nation thinks that it is high time the British public should be put back again into swaddling clothes. That is the only conclusion at which I can arrive, after having studied the report of the deputation organised by the National Council of Public Morals, which recently waited upon the Home Secretary to decide a course of action to be taken to prevent the sale of "immoral" books.

I see that the committee of this body recommended that the word "indecent" should be used in connection with the word "obscene," in order to meet the case of magistrates or judges who, although they felt that a book was demoralising, did not think that it came within the technical definition of "obscene." As an after-thought, as it were, the committee threw in the saving clause "that a provision should be inserted to exempt any books of literary merit or reputation." So that, according to the committee's ruling, it would seem that a book might be "indecent" or "obscene" without any fear of the publisher being prosecuted, so long as it possessed a certain "literary merit" or "reputation."

Bobby as Censor.

And the gentlemen upon whom we are to rely to decide for us whether a book possesses such merit are to be, in the first instance, the police, who are to be given greater freedom in their prosecutions.

It is hardly necessary to point out that the views of a policeman, or even of a magistrate, upon literary matters are hardly those of an expert. A policeman's mind is a mind trained to be ever on the *qui vive* to detect a transgression of the law. Give him a novel to supervise, and it is ten to one that he will find something indecent in it; especially if it be a novel which deals in any way with matters of sex.

When doctors disagree, who shall decide? Yet it frequently happens that you find one clergyman denouncing a book as immoral in the extreme, and another brother of the cloth assuring us that the same book is a high-minded, conscientious work which should be placed in the hands of every grown man and woman.

Indeed, Mr. Strachey, the gentleman who headed the aforesaid deputation, and who is responsible for the literary views of a well-known weekly, himself came a cropper on this very subject. It will be remembered that on the appearance of "Ann Veronica," Mr. Strachey's weekly reviewed that book under some such heading as "A Poisonous Book" or "A Dangerous Work," and it was pretty evident from that review that, had it been in Mr. Strachey's power, "Ann Veronica" would have been suppressed altogether.

Well now, that book was neither indecent nor obscene. As a matter of fact, it did not come within miles of the range of either of those epithets. Mr. Wells is a writer of established reputation, one whose works may be said to possess considerable literary merit, yet it is pretty certain that the work in question would have landed its publisher in gaol if the law of the land at the time of its publication had been in accord with the sentiments of Mr. Strachey.

"Literary Reputation."

There is another point which I wish the deputation in question would have made a little less obscure. How are we to decide whether a book may justly lay claim to "literary reputation" before that book has been published?

The book of to-day is not the book of to-morrow. It takes at least a decade before we are able to judge whether a book possesses the necessary qualifications to be considered literature—in the true sense of the word. Yet the deputation gave no hint that a prosecution would be delayed ten years, or at least until the public at large had finally decided upon a book's merits.

But to draw into a lesser circle, what sort of a reputation do the police hold in their dealings with literature and publishers in the past? I venture to think it is not a record which would justify us in placing more power into their hands. Not so many years ago, a gentleman was made to stand his trial for translating the works of Zola, and a publisher was clapped into gaol for issuing an edition of Rabelais.

When Walt Whitman published his "Leaves of Grass" he lost his job, as the authorities charged him with issuing an immoral book; and it is only recently that an English judge declared that the works of Balzac were "obscene."

Now, although Zola created many immoral characters, it does not follow that either the author or his reader is immoral too. Such an argument may commend itself to the National Council, but, to my mind, it is as foolish as to assert that Shakespeare was mad because he wrote "King Lear." As a matter of fact, Zola was a most austere moralist, one who was the chief instrument in bringing to justice one of the most dastardly conspiracies ever hatched.

Surely this question of decency in literature may be left to the good sense of the public at large. For those indecent books which bear no publisher's name, there is not a word to be said; but the police already possess ample powers for dealing with such publications.

Trust Public Taste.

Men are not grovelling pigs. Given a good book and an indecent one, your average citizen will invariably choos the healthy one. I know your vulgarist maintains the opposite thesis. The more liberty you give a people, he thinks, the more opportunities they have of misbehaving themselves. Human experience teaches just the opposite.

If we are to take notice of every ardent moralist who likes to air his views, then there will be scarcely any literature left for us, except perhaps the parish magazine. Almost every book of any literary value whatever has been assailed at one time or another by some crank or faddist.

The Bible itself contains references to indecent conduct which it would be hard to equal in any literature. But the man who wrote those same passages meant them to strike us as indecent, in order that we might avoid falling into similar sins; and he would be a born fool who would prohibit the reading of the Bible on that account.

Literature deals with life as it is. Each of us can lead only one life, and it necessarily follows that most of our outside experience must be gathered from the lives of others. In this way, literature is a guide to living, but if an author is to be allowed to present only characters who are "just a little lower than the angels," we may as well give up reading books altogether for all the experience we shall be able to gain from them.

I suppose that what is really troubling the minds of the members of the National Council is the fact that of late years so many novels dealing with sex questions have been published. Personally, I am inclined to agree that this playing upon one worn-out string is becoming monotonous. Still, I am inclined to look upon the phenomenon as merely a passing phase. It is probably the reaction from the smug respectability of the Victorian era. Men, and women too, seem to have concluded that it is better to discuss such matters openly, and upon the housetops, rather than in holes and corners; and the sex novel is the result. But who is going to be harmed by this class of book? It is hardly likely that a man will rush off to Utah simply because he has recently read "Life's Purple Kiss."

As for the young people, is not it the duty of a parent to supervise the reading of his boy or girl? Of course, many parents are too lazy to do this. Consequently, when they find their little Ethels, aged fifteen, browsing over "Love's Saint," they write letters to editors complaining of the demoralising influence of modern literature upon the young.

No, I think the National Council of Public Morals have discovered something in the nature of a mare's nest. Even if there is a tincture of truth in their allegations, I do not think the problem will be solved by placing policemen between us and our books.

"I Want to Live in Brittany," Sung by Miss May Marn.

WORDS OF WAUGH.

By "Retlaw."

Dr. William Waugh, Chief Physician of Jefferson Hospital, Chicago, has been talking. He has been emitting brutal truths concerning women, and has attempted to restore a measure of masculinity to the effeminate bipeds that nowadays pass for men. I hope he will succeed.

According to Waugh, woman, in essence, differs not at all from our prehistoric mothers who were wont to be dragged by the hair of their heads to the cave of their captor, and rather enjoyed the exciting experience. I am inclined to agree. Anthropologists concur in the opinion that woman was originally endowed with long hair to facilitate her capture by pursuing males, and that man was provided with a beard to protect his throat from the fangs of his rivals. Nowadays the majority of self-respecting and hygienic-minded men shave their chins, the particular danger against which whiskers were provided as a shield having passed away. But the mere fact that nature continues to produce long hair on the head of woman is a sufficient proof that she is still a proper object for pursuit and forcible capture.

We men, it seems, must not be taken in by the so-called feminist movement which is shaking the foundations of society. Woman may clamour for the vote, intrude in the realms of business, science, and art, hitherto regarded as the exclusive spheres of masculine endeavour; she may even imitate, if not appropriate, our characteristic attire, and compete with us in the most arduous physical sports and pastimes. But notwithstanding all these disturbing phenomena, we must not permit ourselves to be deceived. Nature still produces on her head long hair, and whilst this be so we may rest assured that in her heart of hearts woman still dreams of the thrilling pleasure of flight, the fearful joy of close and vain pursuit, the delicious agony of violent capture, and the ecstasy of forcible possession.

Who has not watched the fair young flapper flaunting her plaited and be-ribboned back hair in the faces of admiring males as she passes by? There is more in this familiar habit of the flapper than she wots of. Not yet completely spoiled by the artificiality of modern civilisation, her primitive instincts not yet utterly eradicated, she unconsciously tempts man's hand to reach forth and grasp the living cord wherewith it was intended she should be caught, and, figuratively speaking, bound. With advancing years she becomes more susceptible to the pernicious influences of hateful custom, and takes pains to conceal one of the most glorious physical attributes of her sex—the living symbol of her subjection to the superior strength of the male.

"When you find a mate, *take her*," says Dr. Waugh; "she wants it." Oh, my brothers, who labour under the mistaken impression that woman is only to be won by the servile grovelling that has become the contemptible habit of the modern wooer, listen to the words of Waugh. Shut your ears to the insidious arguments of the feminist crank. Close your eyes to the fictitious appearance of mental and physical equality assumed by woman. When you find a mate, don't bag your trousers at the knee, either literally or figuratively, through unmanly genuflexions, but *take her*; she wants it. Then, to continue the words of Waugh, "When you have her, live for her; *she wants that*. When she arouses your jealousy, beat her; she needs it. And if she betrays you, kill her; she deserves it." But, alas! when I survey the mass of my fellows who pass, in these later days, for men, I am filled with the fear that the words of Waugh are a counsel of perfection. Still, such inspiring sentences as the following cannot fall altogether unheeded to the ground: "Every woman sits and waits for the coming of her lord. She is ready to follow when he beckons. He is masterful; he woos not, beseeches not, implores not, serves not; he takes his own when he finds it. He commands, knowing that he will be obeyed, and that is the sign for which she waits."

WHAT IS YOUR NUMBER?

SEE PAGE iii. OF COVER.

HUMAN DOCUMENT.—CCVIII.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

WANTED. A FEW POUNDS TO SAVE A FAMILY.

This week we bring to the notice of our readers a sad case. A father and mother, with five little children, are left absolutely without any resources, and if the man does not receive a helping hand to assist him in getting the necessary tools to commence work again, he has but the workhouse staring him in the face. He is a cobbler by trade, but had to give up his work through illness; he has undergone two operations and been in three different hospitals through kidney trouble and chronic rheumatism. He is now able to work again, but there is the great difficulty of finding two or three pounds to set himself up and thus enable him to provide for his family. All they exist on is 3s. a week for the whole family, and this only when the mother gets a little washing to do. The eldest child, a girl, is 12 years of age, and the youngest 2, while two of the children are cripples. The father is young and a good worker, possessed of first-class testimonials, but is only fit to work at his own home. Both he and his wife are total abstainers. We trust this appeal will not be in vain, and that it may save the last of the little that remains of the "home," and enable the father to start afresh.

We have received the following amounts which we have duly forwarded to the subjects of the "Human Documents" named:—

CCII.—"Anonymous," 1s.; F. U., 4s.; C. J. A. F., 1s.

CCV.—"Noswad," 5s.; A. McC., 2s; "Pillow," 2s 6d; R. E. T., 5s.

CCVI.—J. B. W., 3s.; "Noswad," 5s.; A. D., 5s.

CCVII.—W. P., 5s.; "Old Ike," 1s.; "Count J.," 42s.; D. L., 1s.; Mrs. A. W. H., 5s.; F. J., 2s.; F. W., 2s. 6d.; "Archie and Puss," 1s.; C. H., 2s.; "Nugget," 2s. 6d.; H. B., 10s.; "An Irish Heart," 2s. 6d.; "Ex-Lancer and Wife," 2s. 6d.; "Thankful," 2s. 6d.; Miss R., 2s. 6d.; J. L. M., 20s.; W. B. S., 2s. 6d.; H. W. S., 1s.; "Monifieth," 9d.; Miss O. E., 2s. 6d.; L. B., 2s. 6d.; E. M. S., 10s.; J. L., 2s.; "Kicey," 3s.; "Egasel," 4s.; A. G. A., 4s.; B. B., 2s.; "Swiss Friend," 5s.; A. W., 2s.; "Sapper," 2s. 6d.; J. H. N., 3s. 6d.; "Insurance Broker," 5s.

A BELATED REWARD.

COMEDY OF A CRIMEAN MEDAL.

We all know that it was Bill Adams who won the battle of Waterloo. Now another Adams comes on the scene. We have no knowledge whether he is a descendant of the famous Bill, but he has taken part in another military event which will live in history.

Councillor J. Adams, J.P., is Mayor of the ancient Cinque Port of Rye, and a few days ago he presented the Crimean medal to John Day, a veteran of the 1st Rifle Brigade. Day is 79 years of age, and a little calculation will show that it is 58 years since the Crimean War. During the past half century, Day has repeatedly endeavoured to get his medal from the War Office, but each time failed. Indeed, he had given the whole thing up as a bad job, when, by chance, Mr. McKenzie, landlord of the "Queen's Head," heard of the old man's plight, took the matter in hand, and eventually succeeded in wringing the disc from the military bureaucrats' clutches. During the presentation ceremony, it transpired that "it had taken Mr. McKenzie eighteen months to obtain the medal for Day, the task being rendered difficult owing to the fact that some time ago the old man had lost his service papers."

Now we know why Day has had to wait all these years for his decoration. He failed because he didn't know how to go about the job. With *no* papers of identity, however, but with a *man* behind him prepared to fight against an act of injustice, the Whitehall authorities surrendered.

Given with this week's MRS. BULL. Words and Music.

MORE REVELATIONS.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

As the whole million of you are now certainly reading, marking and inwardly digesting my "Book of Revelations" (The Century Press, 8, Henrietta Street. 1s.), I need not say anything more about it, except that it has a very beautiful portrait of the author and contains a contemptuous preface by a gentleman whom you know very well.

Criers of False News.

I wonder what most of you thought when you read the title. The ordinary person (who is, of course, very different from any one of my abnormal readers) probably associates revelations with murther cases or international intrigues, such as figure prominently and mendaciously on the posters of daily newspapers—not, perhaps, of all weekly ones. Such revelations are a concealment rather than a disclosure, for long habit has taught us to disbelieve almost every catch-penny announcement on the backs of sandwich-men. Here a reflection is thrust upon me. I wonder what ought to be done to the editors of halfpenny papers, even when they are called Rosenkrantz and Nordenstein. They churn patriotism into pelf, they report meetings so crudely that the very printers prink pink, and we may forgive all that. But when they begin to cry false news, we know not where we are.

A Blessing in Disguise.

The other day I saw a poster announcing the "astounding news" that Captain Smith of the *Titanic* had been saved after all. Ha, ha, methought, now I will baffle everybody and issue something still more tremendous, telling the tale that Mr. Bruce Ismay was really drowned after all. Imagine what effect this would have on the Board of Trade. If a bishop were scuttled in the backwaters of Cambridge, there would be an episcopal investigation, which might lead to the incineration of fellows of colleges; if a Premier were slain by a hatchet, there would be special tortures prepared for amateur decollators. How much greater then the hullabaloo if the director of a shipping company were rash enough to perish after collision with an iceberg; how quickly all other directors would hasten to do much more than carry out the obsolete provisions of the Board of Trade; how utterly the terrors of the deep would disappear. Therefore my false news would be a very useful revelation, a spiritual blessing, almost worthy of S. John the Divine.

Gentle Germans.

More false news! I mean, another blessed revelation! It has just transpired—that, I believe, is the correct journalistic juggle with grammar—that Germany is full of friendly intentions towards this country. Assuming this to be true, we can sleep (not a wink!), or at least lie happily in our beds; we can drink to the Man instead of to the Hour; we can devote our money to carouses instead of to dread. We can make friends also of harmless tourists instead of accusing them of spying whenever they take a photograph which can already be bought for a penny on a picture postcard. We need no longer scream with terror, even for political purposes, at every whisper of the bogey of conquering armies which are determined to compel us to eat Sauerkraut and flirt with fat, flaxen maidens. That, apart from questions of taxation and Protection and, of course, conscription, is what the German Invasion Scare really amounts to.

Benefactors in Disguise.

I met a strange wight the other day who baffled me by enquiring ingenuously what earthly difference it would make to the man in the street if the Germans did occupy these islands. He pointed out that tradesmen would continue to trade, the Government would remain just as grandmotherly, full of kind thoughts for our insurance, our old age pensions, our labour bureaus and all the other blessings which we have recently borrowed from Germany. "Yes," I murmured, "but we should lose the Empire on which the sun never sets, the grandest Empire the world has ever known, the watchword of Birmingham, the mumbo-jumbo of Mr. Bonar Law."

Greater Imperialism.

"Well," my teasing talker replied, "what of that? The Empire would be increased, not diminished. Instead of losing our Colonies, we should form part of a greater Empire, magnified and hallowed by all the prestige, glory, historical sentiment which our German cousins have built up during centuries by the reckless expenditure of blood and treasure. We should be inheritors of the traditions of Charlemagne as well as of Boadicea and William the Conqueror." "Yes," I murmured, in my bewilderment, "but we should play second fiddle."

Parrot Patriots.

Then came a crushing retort. Evidently I was not an Imperial thinker. I was expressing the lowest and most contemptible sentiments of Little Englanders. It was only an unpatriotic scoundrel, the class of man who has to escape from Birmingham Town Hall in the disguise of a policeman, the miserable wretch who is a friend of every country but his own, it was only such a forlorn fool who could prefer England to Empire. I was reminded of the deserved unpopularity of those people who banged, barred and bolted doors against Colonial aspirations, who prated of the Mother Country and her Colonies instead of about the brothers and sisters of one great Anglo-Saxon family.

Britain *v.* Birmingham.

Here, then, is the dilemma. If it a be good thing to subordinate these islands to the present Imperial whole, why should it be a bad thing to continue to subordinate them in the event of the creation of a still greater Empire? I speak, not as a Little Englander according to the gospel of Birmingham, but as an Old Englander, an inheritor of the traditions of Drake, Canning, Pitt, Disraeli, Rhodes and other fairy philanthropists.

Splendid Mendacity.

Another piece of false news which I should like to disseminate would be the name of Mr. Lloyd George's successor. I should thereby arouse ambitions in somebody's mind, and I should set all his friends to work to turn out the one Jonah in the present glorious Government. The wish is often father to the deed as well as to the thought, and I would invite any number of beneficent changes if only I asserted loudly and continuously enough that they were on the eve of accomplishment. God bless my soul, I do not suggest for a minute that this is a novel plan of campaign. But it would be novel to carry it through from a patriotic national standpoint, instead of in that journalistic spirit which concerns itself only with the accumulation of small copper coins.

Ineffable Illusions.

Let me return once more to my Bible, by which I do not mean the Book of the Revelations of Jim Crow, but the Book of Revelations of S. John, the other Divine. From this I gather that revelations are really and truly beautiful dreams, dreams of glittering jewels and crystal thrones and white horses and great beasts and other fanciful delights. What is there more beautiful in the life of man than an inspiring vision, even though it may never be realised? Let me put it in this way. Suppose I were seated on a long Memnonian divan, very close to the Beloved, contemplating in ecstasy the raptures of her molten hair, breathing in the perfume of her blessed brows, almost fainting as my wild whispers flooded her cheeks with blushing torrents: would that not be an infinite satisfaction, a foretaste of eternal bliss, even though there were not the faintest, dreamiest hope that one day we might steal away to a kingdom by the sea and borrow blessings from the Mermaid Queen?

Now you cannot murmur that I have not laid before you a Revelation, and at the same time a Declaration which must live in your hearts for ever.

"Are Men Worth Marrying?" A Girl's View.

CONCERNING A CANAL.

THE STORY OF A BIG BLUFF.

By Richard Morton

Chapter I.—Making an Agreement.

This story begins some years back, when John Bull (not the one the reader is perusing, but the other one) and Yankee Doodle were settled down to a nice, quiet confab, at the invitation of the latter, who said he wanted to have a heart-to-heart talk.

"It's like this, cousin," he said; "I'm needing to cut that canal across the Isthmus of Panama, and there are all sorts of interests to be considered, yours first of all. So I'm jest asking your consent, and I guess you won't stand in my way. You say 'Yes,' and the other fellows won't count. You're my cousin, and you're on my side, I'm dead sure. How does it go?"

"Well," said John, "if you want the canal, I don't see why you shouldn't have it. Of course, you will have every consideration for my shipping?"

"Why, certainly. That's the very p'int. It'll be as good for you as for me. I reckon you've got as many boats on the bosom of the ocean as I have——"

"More, cousin; many more."

"Well, p'raps so; I ain't counted lately. We'll let it go at more, anyway. So you see what I mean; the canal will be as good for you as it is for me."

"Provided we all come in equal. You give me your word you won't let your own shipping through free and put a price on mine?"

"You bet. I give you my word, and I give you my hand. Put it there, John, and shake."

"Perhaps you would not mind just writing out a little agreement to that effect."

"Why, sure. We'll have a treaty, all done on parchment, and stamped, and signed, sealed, and delivered. Not that I'd ever go back on my word, because I wouldn't. We don't play that kind of low-down game in God's own country. Still, here's your treaty, all in order, and, when we've had another cocktail, I guess I'll start my men digging. Here's to us!"

"Here's to the canal," said John, "and to you, my honourable cousin!"

Chapter II.—Breaking an Agreement.

The story is continued in the autumn of the present year of grace.

The canal is completed, and Yankee Doodle is proud of it.

"Fine bit of work, eh, John?" he says. "Cost a few dollars, too; millions of 'em. But I guess we'll get that back slick enough when the dues come in."

"Dues?" inquires John. "Who's to pay them?"

"Why, you are. Your shipping will have to pay when it uses my waterway, every time."

"And your own boats?"

"Why, it's free to them, naturally. It's my canal, ain't it?"

"But to give a preference to your own shipping is very unjust, in the face of our agreement that we should all be on level terms."

"Oh, was that the agreement?"

"It is in the treaty, signed by both of us."

"Say, old man, better tear up that treaty. 'Tain't worth the paper it's engrossed on. I'm going to give my own boys the benefit of my own cut. Sure!"

"But you are breaking your word. It is dishonourable."

"No, it's not; it's business. Good business."

Chapter III.—Revenge!

"What can I do," sighed John Bull. "I ought not to have taken his word. I ought to have had guarantees. Another time I shall know. I must get my own back somehow. Of course, I can't fight my own flesh and blood for a few canal dues; he knows that, and acts accordingly. But I can retaliate. Happy thought! If he charges my shipping for using the Panama Canal, I'll charge extra for every American boat passing through the Grand Junction and the Regent's Canal! Revenge is sweet!"

EAVESDROPPING AT THE TELEPHONE.

By Our Pet "Hello" Girl.

I.—A David—Winston Turn

"Hallo! Hal-*lo!!* *Hal*-lo-lo-lo!!! Are you there? *Are* you there?—there?—there? (*Blub-blub-blub-blub-glug-glug-zip!*) Oh, I say—I *say:* Is that you, David? Yes; I'm Winston. I say, we shall have to speak to Samuel about this infernal 'phone. I wonder why the devil he doesn't attend to his job! I hope you haven't got hold of him again to work out the financial figures of some new, wild scheme of social reform. He's wasted quite enough time this session already, grubbing about with your confounded and unnecessary Welsh Disestablishment contraption. Let him stick to the G.P.O., for heaven's sake, and I'll stick to the Navy, and you——"

"Oh, I'll stick to the money, my boy, don't you worry. But what's come to your usually seraphic temper this morning, Winnie dear?"

"Don't be a perfect ass, Davy. It's this rotten 'phone. Enough to strain the temper of a fleet of saints."

"Then I must see Samuel about it without delay. It will never do for the temper of the First Lord to be ruffled. It might precipitate war with Germany. (*Pop-pop-pop-pop-pp-pp-pp-pip-zip!*) What on earth is the matter with the thing? Are you there, Winston? Hallo!"

"Speak up, David, for goodness' sake!"

"I *am* speaking up. It's this wretched machine. Have you any idea where Samuel is this morning? No, miss; we have *not* finished. If you dare to cut us off ——"

"Hallo! Are you still there, George? You were saying something about Germany when the recent explosion occurred. I didn't quite catch it."

"I said we mustn't precipitate war with Germany. And look here, Winston, when I voted in the Cabinet for your appointment to the Admiralty, it was on the understanding that you pursued a pacific policy. I don't see many traces of it in your recent bellicose speeches."

"Bellicose speeches yourself! What about your notorious speech at the Mansion House, threatening Germany?"

"Oh, I had an object in that. I fancied that my loyalty was still a little suspect. *You* know. People were still talking about my taking sides with the Boers, and Birmingham Town Hall, and all that sort of thing. So I thought it a good opportunity to come forward as an advocate of a strong navy. It worked very well, too. Gave me a fresh stand; restored the confidence of the man in the street——"

"Don't you believe it!"

"Don't be rude, Winston. I say that speech of mine restored the confidence of the man in the street, and indirectly paved the way for my Insurance Bill. But with you it is different. You know, Winnie, we can't forget you were once a hot Tory, and still feel that it is necessary to keep an eye on you. 'P. W. W.' of the *Daily News* is watching you very closely, take it from me."

"'P. W. W.' be ——! What did you say, miss? Bad language? You make a mistake. That's a thing I never indulge in. Besides, what business have you to listen? My friend and I are talking State secrets, and if I catch you intercepting our conversation again I'll——"

(*Blugetty-blugetty-blugetty-buzzzz-zip!*)

"Hallo! *Hal*-lo! Halloallo! Are you there? *Are* you there? Are you there, George? No, I'm *not* Lipton's. Who are you?" (*Burrrr-zip!*)

"Oh, go to the deuce!"

THE NATIONAL SAILORS' AND FIREMEN'S UNION "TITANIC" FUND.

With reference to our recent paragraph as to the delay in the distribution of this Fund, the General Treasurer assures us that the "whole of the money is absolutely intact and banked in a separate fund to the ordinary accounts of the Union." He adds that, knowing "that there are considerable sums of money still to come in from various parts of the world," the Union is "anxious to get all the money in before the Fund is administered." Personally, we think in a matter of this kind relief should be given at the earliest possible moment

See this Week's MRS. BULL.

OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To the Right Rev. F. D. Blair, Bishop of the Falkland Islands, The Lodge, Sandy Lane, Guildford.

My Lord Bishop,—From what I have written on the matter on previous occasions, your lordship will probably understand that I am not in any degree surprised to hear that you have failed to collect over here the £100,000 upon which you set your heart and hoped to set your hand. For a whole year you have done your best to rouse the stony-hearted. The net result of all your enterprise is that there is only some £6,000 or £7,000 in the episcopal hat, and your lordship is moved to the threat that if you have not more to jingle in it after "this one last appeal" you will be compelled to resign and leave the Falkland Islands to their awful fate.

I would weep with you if I could, my lord, but, indeed, I have no tears. If you had been collecting £100,000 for the thousands of men, women and children in this country who are in a condition of chronic starvation, I should have applauded your efforts and have done my utmost to encourage them.

I do not believe anybody knew the whereabouts of the Falkland Islands until your lordship explained that they were anchored off South America, and were entirely surrounded by the Atlantic Ocean. Nor am I certain that even your lordship knew where they were until your appointment some two or three years ago. At any rate, I do not recall that you had previously displayed any special interest in the distant scene, and, in fact, before your solicitations on their behalf, the population of the Islands, men and penguins alike, appear to have been about as content with that state of life to which it had pleased Providence to call them as the weather and the wool-and-frozen-meat business would permit them to be. Your lordship is the only Bishop in the Apostolic succession who has ever worried a ha'porth about the Falkland Islands. If I have not been able to encourage the begging I have admired the talents of the beggar, and if you do leave the Falkland Islands to their destiny in the raging main under the southern stars I cannot doubt that the Church will find you nearer home a sphere of spiritual labour where the art of episcopal mendicancy, so remarkably developed in your lordship, will be more highly appreciated and more generally encouraged. Have the goodness to transmit my compliments to the clergy and the penguins, and tell them they may all go hang, so far as I am concerned, whilst there are starving women and little children at home. *Damn the Falkland Islands!*

John Bull.

G. L. Denman, Esq., Metropolitan Magistrate, Marlborough Street, London.

Friend Cadi,—I am alarmed to notice you are so distressed about the present-day relations of men and women who commit matrimony. From your remarks in court a few days ago, it looks as though you had about given up the job of trying to bring peace to the husbands and wives who lay their manifold grievances before you, not for adjustment but for vengeance. They won't make peace, you say; won't quench their thirst for revenge in the springs of reason or sacrifice their wrath at the altar of love. You find it an age of petty matrimonial squabbles, with forbearance dead as refrigerated mutton. Like a moan of the wintry sea is borne on me the woe of your long-suffering soul, "I begin to wonder whether there are any husbands and wives who do not squabble and fight."

Cheer up, dear Cadi. All husbands and wives do not spend their dull moments in quarrelling and fighting. Some of them drown their wrath in billiards and Scotch, and others bury the hatchet in picture shows or cool their heads with penny rides on a tram-top. Life, believe me, is full of compensations even for those who are married, if they will but look about them. The most disappointed husband who counts his blessings one by one does not reckon his success or failure in marriage by the number of times his wife hits him with the poker, but by the number of times she misses.

John Bull.

To His Worship the Mayor of Carlisle, Cumberland.

Dear Mr. Mayor,—You will no doubt realise that the allegations made by the Carlisle Motor Company against the Chief Constable cannot remain at rest with the dismissal of the charge which that official recently made against them. As doubtless you have read a full account of the proceedings in the local police-court, I need not enter into details—I will only remind you that the Chief Constable prosecuted the firm for allowing a taxi-cab to remain standing in the street for too long a time; that the manager of the Company asserted that the defendants were being victimised by the Chief Constable because they would not allow him to have the free use of their cars as he had repeatedly demanded; that a resolution of the Company more or less confirming this allegation was read in court; that the Chief Constable asserted this resolution was spitefully passed as a result of his having to make certain inquiries about a woman who was a convicted thief living in the house of a person connected with the Company; and that, finally, the magistrates dismissed the charge because of the conflicting evidence.

Your worship perceives, in common with most burgesses of Carlisle, that the allegations against the Chief Constable put the police administration of the town under the disturbing suspicion that it does not scruple to trump up charges against innocent people by the concocted evidence of lying malice. It is for this reason, Mr. Mayor, that I venture to affirm that the Town Council or its Watch Committee should consider their attitude towards the Chief Constable in the light of their responsibility. Neither the Council nor the Committee has any power to compel the attendance of the directors of the Company for examination, and even if they had I am not certain that an inquiry conducted by them would be sufficiently removed from the bias and acerbities of Party to make it satisfactory; but on the statement of the police advocate that the evidence given by the Manager of the Company is "a complete fabrication," and on that of the Chief Constable himself that the resolution on the minutes of the Company was passed "as a result of his trying to catch hold of this blackguard of a woman," it is evident that two courses are open to the Council—they may either require the officer to institute a public action for perjury, or a private action for libel.

One of these courses, indeed, seems to be imperatively demanded.

John Bull.

To General Booth, Salvation Army.

My Dear Old General,—I am really very grieved to hear of the breakdown in your health. You have been such a brave old chap in face of your growing physical infirmities! As you know, I have not always seen eye to eye with you in the methods of your propaganda, but I have never doubted the deep sincerity of your motives, and have always admired your wonderful energy and force of character. You are one of the few remaining big men of the nineteenth century, and though it were idle to ignore the fact that the clouds are now gathering on the evening of your life, my sincere wish is that you may close your eyes in the glorious peace of a golden sunset, happy in the knowledge that you have uplifted many a weary soul, and added a memorable chapter to the history of your time.

John Bull.

Lord Mayor, London.

Regret statistics show Londoners less sober. Strongly suspect Mr. Lloyd George been filling up cup of sorrow.

Bull.

F. K. McClean, Eastchurch, Isle Sheppey.

Congratulations being first fly up Thames. Suppose next will be man with complimentary bomb from the Kaiser.

Bull.

Prime Minister, Peru.

Michell Innes, British Charge d'Affaires, alleges rubber atrocities Putumayo still going on. Name of humanity stop them any cost at once.

Bull.

A Reminder—to buy MRS. BULL. Now on Sale. One Penny.

THE PRUDENTIAL OCTOPUS.

JOHN BULL (to Mr. LLOYD GEORGE): "Didn't I warn you of what would happen? Now you see!"

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

The Market Revival—Confidence Returning.

The revival in the Stock Markets has made further progress, and perhaps the best indication of increasing confidence on the part of investors is the reinvestment of a good deal of Home Railway dividend money in that market, and a similar tendency in the Kaffir Circus. Generally the remarkable prosperity of the iron and steel industry must mean a lot for the markets, as the profits thus made generally find their way into the Stock Exchange. This also applies to the copper industry, and a fresh important rise has taken place. Not only has the metal advanced to £79 at the time of writing, but *Amalgamated Coppers* have risen to 87¾, *Rio Tinto* to 79, *Anaconda* to 8⅞, etc. Everything is "set fair" just now in the Yankee Market, *Louisville* at the moment being the prime favourite, but this is a heavy stock, suitable only for the few. Last week I referred to the *Grand Trunk* dividend announcement, and showed that the figures were not quite so favourable as they appeared at first sight. This view has been borne out by subsequent movements, and prices are now lower than a week ago. *Argentine Rails* are a feature of strength on investment buying, and look like going still higher. A feature of some interest is a spurt in *Paraguay Central Debentures* to 60, on the prospective amalgamation.

All "Couleur de Rose" again in Gilt-edged Securities—Merits of Colonial Bonds.

The pessimists have had it all their way for so long a time in the gilt-edged market that they had come to believe that nothing could dislodge them from their position. This pessimism has undoubtedly been overdone, and the recovery which has occurred is no more than justified. True, the improvement is due largely to Sinking Fund purchases, but these, in themselves, are an encouraging sign, as indicating a return to sounder financial principles on the part of the Government. In any case, the gilt-edged market is again being viewed through rose-coloured spectacles, and thus we have *Consols* up at 75¼, as compared with the lowest of 73½ recently touched. Throughout the slump *Colonial Government* Bonds have held remarkably well. I do not fancy *Canadian* issues for reasons already well known to my readers, but advantageous investments can be made in some of the other issues—*Australian, South African,* etc., which offer a yield up to 4 per cent. per annum.

The Yankee Market.

Those readers who acted on my advice have no reason to complain, as prices have not only been well maintained, but in many instances there has been a substantial rise. I refer particularly to *U.S. Steel Common,* as last week I advised buying these shares at 74, and at the time of writing they are 76¾. I still hear well of this stock and expect to see them in the "eighties" ere long. With regard to *Canadian Pacifics,* one of the most popular stocks of all the European markets, I do not like the finance of this Company. Why do not the directors issue debentures or notes if they require more money for improvements? The continual issuing of new stock at prices far below the market value is to my mind bad finance, and I hope that the latest new issue will not go through. "Melon cutting" is all very well for window-dressing, but not for the ultimate benefit of the shareholders.

Home Rail Rise Continues—Two Good Investments.

With occasional reactions, the improvement in Home Railway stocks has continued, and the deduction of dividends on the *Heavy* stocks last Thursday gave a fresh fillip to the investment demand for these descriptions. The *Southern Passenger* stocks have also been well to the fore, but it is somewhat curious that *London, Chatham and Dover Arbitration Preference* stock should still be obtainable at 87 xd., although the full 4½ per cent. dividend is forthcoming. The yield thus offering is well over 5 per cent. per annum, which is excellent for a stock of this class. Somewhat similar reflections arise regarding *Metropolitan District* issues. While the *Ordinary* stock has experienced a substantial advance, the *Four and a Half Per Cent. First Preference stock* can be bought at 91 xd., yielding 4¹⁵⁄₁₆ per cent. per annum. In my opinion there is room in both stocks for an improvement to at least par. The speculative possibilities of *Great Central* issues, especially the Preferences, are also worthy of attention, and the success of the Company's Immingham Docks enterprise has been so great that the Company has ordered fifty powerful locomotives for mineral traffic at this dock, of which ten are completed, while all will use superheated steam.

Oil Shares Fluctuating, but Active Dealings Ahead.

The Oil share market has been at times quite strong, with occasional reactions, more especially in *Ural Caspians,* which have shown mysterious weakness of late, and it would be interesting to know why these shares always relapse, while *Shell Transports* are comparatively firm. Of Bull points there are, of course, a good many as regards the oil industry, and amongst these is the statement that a number of tank vessels are to be constructed to carry oil for the Navy. The *Maikop* group, too, has rallied, on the information that the damage done by the cloud-burst was very slight, while in the case of *Maikop Victory* the output was actually 20 tons larger than the previous week, and the new wells of that Company and of the *Black Sea Oilfields* are stated now to be working. The strongest shares in this group, however, were *Maikop Pipe Line,* which have improved to 13s. 3d. *Egyptians,* after improving, have reacted again, notably *Red Seas,* but *Mexican Eagle Preferred* are a firm market. I see that amongst the new companies registered there is the *Sakhalin Oil Fields, Limited,* capital £355,000 in £1 shares. In this promotion French interests seem to predominate, yet the Company is registered in London. Another new Company registered is the *West Ural Petroleum Company,* capital £500,000 in £1 shares, which adopts an agreement with the *Western Ural Caspian Syndicate.* Are we not getting too many Ural companies now? As regards the future of Oil shares, much, of course, must depend upon the intentions of the various groups as to when they will say "Go," but I hear that this week one of the leading groups will give the signal. The last weekly output of the *Spies Petroleum Company* showed an increase, but the total amounted to only 5,359 tons, and a larger increase had been anticipated, as the new fountain was expected to produce 20,000 poods a day

Kaffir Shares ex-Dividends Look Cheap Now—The Rise in Diamonds—A Kaffir Tip.

So far I have been very correct in predicting an improvement in both Kaffirs and Rhodesians, and now that a number of Kaffir dividends have been paid—in fact, about thirty Kaffir shares are now quoted ex-dividend—many of these shares look cheap. There has been a small reaction, but I suppose that with some further support the public would come in as buyers. At all events, there have been increasing enquiries from the country, and some purchases for account of Paris operators. At the time of writing *Rand Mines* are quoted 6¹⁵⁄₁₆ xd., *Crown Mines* 6¹³⁄₁₆ xd., *Johnnies Investment* 22s., while *Modderfontein* stand at 11¹⁄₁₆ xd., *Central Mining* at 10⅜ xd.

With reference to Rhodesians, the principal activity has been in *Chartereds* round about 30s. Diamond Mines have been a very brisk market, and *De Beers Deferred* at the time of writing are quoted at 20⅛, a price which marks a considerable rise. Similarly, *Premier Deferred,* ex the dividend of ⅜, now stand at 10¾, a very considerable advance having thus been established.

I still hear well of Jagers, and since I so strongly recommended them at 6 they have steadily improved, and although the next dividend will be unchanged, they are sure to be put back to their old basis, and are worth to my mind £8.

Nigerian Tin Shares Rally—More Anglo-Continental Mystery.

Nigerian Tin Mines seem at last to have gathered some encouragement from the improvement in the South African Market, and this time *Anglo-Continentals* have taken the lead with a rise to 1 19-32, but when that rise occurred no fresh news was vouchsafed to the shareholders, and it was only reported that the buying was "good," which I suppose means that there was buying by insiders. When shall we have a rise *following* the publication of favourable news, instead of the latter coming after the rise has taken place? *Benue* have improved, while *Champion Reefs* are steady at 1⅛ xd. *Jos Tin, Nigerian Tin Corporation, Bauchi,* and *Tin Areas,* are also better, and there seems to be a run more particularly upon the low-priced shares, amongst which *Keffi* have improved to 6s. 3d. *Toro* are quoted 3s. 6d., and are likely to rise to a higher price, being the stable companion of *Keffis.*

Disaster Funds and the Widows and Orphans.

NOTES.

BROKERS AND DEFAULTERS.

What is the Committee of the London Stock Exchange doing to enforce the rule against members who have been declared defaulters? We have before us evidence of extensive dealings, by two well-known firms, on behalf of a gentleman, who, to put it mildly, failed very badly some years ago, and who has been not altogether unconnected with the following, amongst other Companies—Sutherland Reefs, Vaal River Goldfields, Oceana Development, Molesworth Kuper.

DIAMOND PROPRIETARY.

A few weeks ago we advised our readers to wait before purchasing Diamond Proprietary shares until we were able to give them information of certain important events which we knew were impending. The time has now arrived when we can recommend a purchase. A Company is being formed to work a large area of the property upon the hydraulic principle, so successfully applied to alluvial gold and tin mining, in which the Diamond Proprietary shareholders will have the first right of subscribing. The Hydraulicing Company, it is estimated, will realise a profit of £300,000 or more from hydraulicing 10,000 claims of deep ground, and one third of this profit will go to the Proprietary Company, which has a capital of £50,000, and whose 5s. shares are at present quoted at about 7s.

A SOUTH AFRICAN REAL ESTATE COMPANY.

English investors will shortly have a unique opportunity of purchasing town-lots from a South African Estate Company which is laying out a new township about 30 miles north of Kimberley, in the centre of the diamond fields. Situated in a fine healthy position, about 4,500 feet above sea level, overlooking the valley of the Vaal River and on the main coach road between Sydney and Kimberley, the new town of Bucklands should soon become a flourishing centre. A large hotel is to be erected and land allocated for the use of various religious denominations; a sanitorium is also to be founded, and a motor service to Kimberley inaugurated. A plentiful supply of water is available and the Vaal River falls will provide power for electricity. We understand that the Bucklands Estate Company will offer the first lot of town-stands, 50 feet by 100 feet, at £50 each, payable £5 down and £2 10s. a month, the Company reserving the right for two years of re-purchasing for £500 in the event of diamonds being discovered. The great increase in the value of town-lots which takes place in progressive countries is well known, and we expect large numbers will take advantage of getting in at bed-rock prices. The Company, which has a capital of £50,000 in 5s. shares, £10,000 of which has been reserved for working capital, is under the able management of Mr. H. Hirschel-Cohen, well known in South Africa for his experience in municipal enterprises.

CHELEKEN OIL FIELDS.

Most satisfactory news continues to come to hand of the progress of the Cheleken Oil Fields, Ltd., the shares of which Company we brought to the notice of our readers when they were round about 1⅛, and which now stand at 1⅜. The weekly production has increased from over 800 tons to nearly 2,500 tons, and, judging from the remarkable results which have been obtained from the No. 11 well during the past week, the output from this property should be a bumper. According to the latest cable advices, the No. 11 well continues to spout periodically. On August 3 in three hours it gave 50,000 poods, on the 9th 70,000, on the 11th 100,000, and on the 15th, in six hours, it yielded 150,000 poods. Already on account of the current year an interim dividend of 10 per cent. has been paid, and during the coming oil boom we shall expect to see Chelekens have a substantial rise.

NEW ISSUES.

MUNGA TOBACCO PLANTATION.

A small concern, dealing with a Rhodesian tobacco estate. Seems alright. The only snake in the grass being that of native, and practically slave labour, which may be very cheap, but is not always reliable.

CANADIAN MIDDLE WEST TRUST.

The prospectus of this Company will be issued in a few days. We are not enamoured to Canadian concerns, but the Trusts appear to do very well, most of them paying large dividends, and their shares standing at big premiums. We suppose this one will "go" well, the Board including Mr. R. H. Court, the London Manager of the Dominion Trust Company.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

JAPANESE 4½ PER CENTS.—WEEDON.—These Bonds are a good investment for £300, but they must only be considered a second-class holding. Chatham First 4½ per Cent. Preference Stock at 89 is also worthy of attention.

KAFFIRS, RHODESIANS, OILS.—PATIENCE.—With a little patience, the following selection should "grow into money":—Meyer and Charlton; Johannesburg Consolidated Investment; Chartered; Amalgamated Properties of Rhodesia; Maikop Victory Oil; and Black Sea Oilfields. W. B. M.—A profit is always worth taking, but we believe that these shares may go higher still. E. J. H.—Lagunitos might fulfil your requirements, but we have a greater liking for Standard of Mexico A at about 3s., or Maikop Victorys, at 3-16 discount, and Maikop Pipeline at 13s. We hope, however, to have some very special information soon. E. J. W.—Instead of the oil shares mentioned, you might buy yourself some Anglo-Maikops, which holds big interests in the best properties on the Field, and would, therefore, prove more suitable for your purpose, or else Maikop Pipeline at 13s. 3d., which are much safer.

BANKNOTES.—ANXIOUS.—Write us with full particulars of the dates and numbers of the notes and we will advise you further.

OUTSIDE BROKERS.—A. E. M. (Manor Park).—The National Share Exchange is the leading firm of outside brokers at present carrying on business and we think you are safe in dealing with it.

CONGO PREMIUM BONDS.—J. T. S. (Willesden Green).—You should write to Messrs. Cunliffe, Russell and Co., 10, Place de la Bourse, Paris, who are the largest dealers in premium bonds.

OUTSIDE BROKER.—AJAX.—We think the National Share Exchange would suit your requirements. The other firms you mention are quite respectable.

PREMIUM BONDS.—S. H. M. (Chelmsford).—See reply to J. T. S. We have expressed a favourable opinion of Galician Oil Lands and Royalties Trust, as a speculation.

SYSTEMATIC INVESTMENT COMPANY.—E. H. (Manchester).—In reply to a correspondent in our issue of July 20th, we stated that this concern appears to be a small-bucket shop occupying one room over a tobacconist's, and we strongly advise you to have nothing to do with it.

ANGLO-FRENCH MERCANTILE.—GUARD BAY.—It is evident that the issue did not go very well, which would explain the present discount on the shares. No need to hurry to sell, but when you can do so without loss, you might as well realise and go into something which has a greater prospect of early capital appreciation.

ALL-ROUND SELECTION.—H. B.—Our selection would be as follows:—Bolckow Vaughan at 1 1-16; Lyons at 6; Great Northern Deferred at 52; Anglo-Malay Rubber at 15s. 3d.; Daniel and Sons Breweries at 3; Modderfontein Deep at 1¼; Southern Alberta Lands at 46s. 6d.; Exploring Land and Minerals at 6s. 6d.

ANDREWS MCCLINTOCK AND CO.—A. H. H.—These people, although hailing from 45, Lombard Street, are outside brokers, and to judge from their offering "guaranteed operations," and promising enormous profits, they cannot be reliable

INDUSTRIALS, ETC.—SAFEGUARD.—There is not much interest taken in the two Industrials in question at present, and we would bring to your notice iron and steel shares, such as South Durham at 1½ and Bolckow Vaughan at 1½. Northern Territory Bonds should be held in view of important pending developments.

INVESTMENT WITH OCCUPATION.—W. A. W.—We do not advise the investment. Those concerns which make investment *asine qua non* for employment had best be avoided, and nothing whatever is known about the firm in question.

OBSCURE TIN CONCERN.—J. A. W.—It is a pity that you ever applied for these shares at all, and, under the circumstances, you should not pay up except in the last resort. If you can combine with your fellow shareholders to this end, so much the better.

BANK CHARGES.—J. P. B. (Birmingham).—The charges on a banking account in the country are in accordance with the arrangement made with the banker, and depend on the nature of the account. The general rule is ½ per cent., but in some cases it is more. You should therefore see your bankers, and get them to reduce the charges.

INDUSTRIAL INDEMNITY CORPORATION.—J. P. (Wembly).—A very small concern, with which we are not favourably impressed. C. F. (Bishopsgate).—See previous answer. We return policy under cover.

NATIONAL BENEFIT LIFE AND PROPERTY.—ROBIN (Birmingham).—Your complaint is a strange one, namely, that the Company is giving too much. You may, however, be quite comfortable in your transactions with it. It has faithfully and promptly met all its engagements during the past 20 years.

ROYAL LIVER FRIENDLY SOCIETY.—S. M. J. (Colwyn Bay).—In the case you mention, the daughter who has effected a policy on the life of her mother can only have an insurable interest in the life of her parent if she is dependent upon her or would suffer some monetary loss through her death. We observe the amount of the assurance is £7 13s., payable at death, and inasmuch as premiums amounting to £13 have already been paid, she is dissatisfied with the policy. You also say that the mother is unaware of the existence of this policy, and was no party to its issue. We think you had better send us this policy so as to enable us to better advise you what course to follow.

LAW INTEGRITY INSURANCE CO.—W. W. (Beaumaris).—We are not favourably impressed with the prospectus of this Company. They issue Endowments for children, Pure Endowments for adults, and have an investment department whereby weekly contributions are payable over a varying period of years, when the endowment matures. In the event of previous death, the contributions will be returned. We do not find any reference to the payment of surrender values or to the issue of fully-paid policies, should circumstances arise which would prevent the assured from continuing to pay the contributions. You had better send us the policy you hold, and we will investigate the matter further. The documents you have sent us only cover a prospectus and a directors' report; we should like to have report and balance-sheet, together with the actuary's statement.

ROYAL LONDON.—H. W. B. (Birmingham).—Send us the policy, and we will then advise as to your rights. F. A. (West Green).—(1) In the event of your prior decease the assurance money would be receivable by your wife as the next-of-kin. If you have not already done so, why not execute a will in favour of your wife. (2) The premiums are not recoverable, but after the policy has been in force five years, a cash surrender value of not less than 25 per cent. of the premiums paid is allowed.

(Continued on next page.)

See this Week's MRS. BULL. Buy it Now.

Legal and Commercial Insurance Co. in Liquidation.—T. J. H. (Alexandra Park).—We have no knowledge of the existence of any shareholders' committee or association, and as a general rule care should be exercised before joining any such body. Shareholders' committees are, as a rule, formed by a few dissatisfied members with the object of influencing the whole number, and it not infrequently happens that outside persons, who have an axe to grind, get associated with the movement with the object of harassing the management and fostering litigation, which very often totals up to a serious item, which is not anticipated when the member is requested to contribute so small a sum as 6d. per share. If you care to send us any documents in your possession, including the prospectus of the Company, or any report and balance-sheet which may have been issued, we will see if we can help you in any way. Meanwhile we observe that the Liquidator has intimated that unless the two calls remaining unpaid are met at once, he will reluctantly have to apply to the Court for an order to enforce payment.

London and Manchester.—T. G. H. (Southampton).—It is legal for the industrial assurance company to issue policies for the funeral expenses of a parent, provided that the sum assured is not unreasonable for the purpose, and that the son who insured his mother's life without her knowledge or consent had a bona fide belief, at the time the assurance was effected, that he would incur expenses in connection with the death or funeral. The policies in the other company you mention are issued in the industrial branch, whole life. The policy conditions make no provision for either surrender values or the issuing of free policies, although we observe the practice of the company is to issue a free or paid-up policy for a reduced amount, in exchange for the surrender of the original policy, provided that such policy has been in force not less than five years, and the assured has attained the age of fifteen. You will see, therefore, that you cannot claim a cash surrender payment, and that you must accept a free policy for such a reduced amount as the company in their discretion may elect to issue. N. S. (High Wycombe).—Send us the policies and we will look into the matter.

Refuge Assurance Company.—Relief.—If you had no expectation at the time the assurance was effected that you would incur expenses in connection with the death or funeral of the assured the policy is illegal. You had better take up the case with the head office, and let us know the result. The policy is returned. W. D. (Blackburn).—The first two policies were issued in 1874 by the Company, which was, we observe, then known under the title of the Refuge Friendly Society, Ltd. These two policies do not appear to have been assigned to your mother, they are, therefore, the property of your sister, and in the absence of any assignment the legal claimant would be either her executors or administrators. There is no provision in the policy either for the payment of a surrender value or the issuing of a free policy in the event of the premiums being discontinued Your mother had better get a form signed nominating her as the person entitled to receive the amount of the assurance at the death of your sister, and as regards a surrender value or a free policy, write the head office direct. One of the other policies is upon the life of E. E. B., and if E. B. is paying the premiums the policy had better be assigned to her. The fourth policy is upon the life of E. E. B. for the benefit of E. B., and is, therefore, we assume, in order. Neither of these policies gives the right to call for surrender values or free policies. Query.—Send us the policy and we will advise you. Was the policy assigned to you by your uncle? Cymro Bach.—It is clear that you have no insurable interest in the life of your aunt, although the policy sets forth that you effected the insurance on her life. The policy was issued in 1907. In 1909 a new Act was passed, which provides: That no policy shall be deemed to be void by reason only that the person effecting the policy had not, at the time the policy was effected, an insurable interest, provided, however, the policy was effected by, or on account of, a person who had at the time a *bona-fide* expectation that he would incur expenses in connection with the death or funeral of the assured, and if the sum assured is not unreasonable for covering those expenses. You will be able to gather from this explanation what your position is. You had better take the advice of a local solicitor before commencing proceedings for the recovery of the premiums paid. Your policy has been returned. H. H. B. (Wrexham).—You hold a policy in the Company on the life of your mother. The premium is £20 15s. 5d. per annum, and you have paid £93. Owing to decline in trade you are unable to keep the policy going, and therefore applied for a free policy, which has been offered you for £40 14s. 7d., payable at death. We fear we are helpless to assist in a case like yours. The amount obtainable in respect of a free policy is a matter entirely in the discretion of the directors. When time and opportunity permit we intend taking up the question of surrender values and free policies, especially as they affect Industrial Assurance. We are convinced from the many letters which have reached us that the policyholders know little or nothing of the features associated with their policies, and the loss of money incurred by the poorer classes of the community, who have been compelled to lapse without obtaining any benefit, must amount to a stupendous figure. Before accepting the free policy offered write and ascertain from the head office what cash surrender payment they will make you.

Alliance Assurance Company.—G. S. (Aberdeen).—You inform us that you have paid to this Company £55 15s. 7d., being eleven years' premiums at £5 1s. 5d. per annum; two bonus additions have been made to the policy representing the sum of £13 19s. You are now offered for the surrender of the policy and the bonus additions the sum of £30 1s., and ask what we should advise. If you decide to surrender you must accept the Company's offer as, unless guaranteed beforehand and endorsed upon the policy, the Company have an absolute discretion in determining the amount of surrender value. Unless you are compelled to surrender we should recommend you to keep the policy in force.

Liverpool Victoria Legal Friendly Society.—Mrs. B. (Glasgow).—Send us the policy and the receipt book and we will then advise you. Meanwhile, we should keep the policy in force by continuing the payment of the weekly premium. L. A. (Southwark).—Having regard to the further explanation you now give, you had better re-open the matter with the Society, pointing out the facts and requesting them to let you know whether or not they are prepared to pay the claim in full, if not, to what extent they are willing to meet you? You should make a point of the policies having been taken away for the purpose of reinstatement and that they were not returned; you should also mention the method pursued by their representative in crediting the amount of the arrears. Let us know how you get on.

Mutual Life Insurance Co. of New York.—Dubious.—The difference between promise and performance is very marked in connection with some of the policies which have been issued by this Company. There are plenty of sound English offices which offer equally attractive policies. Try the National Provident Institution, 48, Gracechurch Street, London, E.C., the North British and Mercantile, 60, Threadneedle Street, E.C., the Norwich Union, 50, Fleet Street, E.C., or the Alliance Assurance Co., Bartholomew Lane, E.C.

Sick Benefit Society.—Clubmate.—We are unable to advise on the point you mention in the absence of the Society's rules. If you care to send us these and any other papers bearing on the matter, we will let you have our opinion as to whether or not you have a legal claim for recovery of any portion of the £50 you have paid into the two Societies.

Ideal Benefit Society.—R. H. W. (Wolverhampton).—Send us their prospectus and last balance-sheet.

Provident Association of London.—F. G. K. (Dartmouth).—The policy you have enclosed is termed a guaranteed increasing assurance and matures at the expiration of twelve years, when the sum of £100 is payable, together with a bonus. Personally, we are not in favour of this class of policy, and would prefer one which confers full assurance benefits from the beginning.

Drawing Out Club.—W. S. (Leigh).—Instruct your sister to obtain the policy and subscription payment book from the Society and let us have them, when we will advise you further.

Norwich Union Life.—H. N. (Stepney).—Send us the policy and any papers in your possession relating to the 3 per cent. scheme, we will then advise you.

Borough of Finsbury Building Society.—G. F. W. (Clapham Park).—The statements you make are extraordinary and clearly demand investigation. Send us their report and balance-sheet, book of rules, and any papers you may have in your possession relating to your aunt's transactions with the Society.

Pearl Life Assurance Company.—J. T. H. (Burnley) and A. D. (Dumfermline) are two of the rare correspondents who say a good word for the Pearl's treatment of its agents. T. H. (Bridgend).—You complain that having paid in premiums on two policies the sum of £31, you are only offered by way of surrender value £7 3s., and you say there is some £23 17s. swallowed up somewhere. Of course, the cost of conducting Industrial assurance business maintaining a staff of highly paid officials is necessarily high, and this huge outgo has to be provided for out of the premiums paid by policy holders, in addition to which the Company have remained liable to pay the full sum assured in the event of a claim arising by death. In any event, Surrender Values are not stated in definite form and their amount is entirely a matter within the discretion of the directors. We fear you have no redress, and, as you are unable to continue paying the premiums, you must put up with what the Company choose to give you. A. D. (Glamorgan).—Send us the policies and we then will let you have our opinion on your case.

Mutual Property Investment.—Jud.—We observe that having paid in £70 in subscriptions, you have surrendered the Bond Certificate for £20 3s. 9d. We can only repeat what we said in a recent issue, that a Surrender Value of 25 per cent. after a membership of 5 years is, in our opinion, inadequate and inequitable. However, the conditions relating to surrenders being endorsed on the certificate, together with the amount payable, we do not see in what way we can help you to obtain more generous treatment. Your case should be a warning to others to study carefully the rules relating to lapses and surrenders before joining any concern issuing Bond Certificates. It is now illegal for any Bond Investment Company to issue certificates, unless a deposit of £20,000 has been made as required by the Act of 1909, and this applies alike to new undertakings, as well as to Companies registered prior to the Act.

London and Provincial Assurance.—Greenock.—This Company is fighting an uphill battle, having had many difficulties to contend with. In our opinion more capital is required to reach an assured position and to promptly carry out its obligations. In addition to ordinary business, it is seeking to build up an industrial branch, which is always a costly process for the first few years.

Empire Guarantee Insurance and British Key and Property Registry.—E. L. (Bow).—Although in your case a very small sum is involved, a principle is at stake. We will reply to your questions as soon as our investigations are completed; meanwhile we are retaining the correspondence.

Interpretation of Rules.—L. C. B.—We are of opinion that a contributor having discontinued the usual subscription by placing his name on the list of withdrawing members, ceases, *ipso facto*, in the absence of any specific rules to the contrary, to have any claim for participation in the subsequent profits or other benefits of the society. The society appears to be ably managed and the exhaustive details given of its complete operations, as set forth in the 28th annual report, reflect credit upon all concerned.

Ballot Building Society.—F. G. P. (New Southgate).—You have, we think, presented your case in a reasonable spirit and without any desire to injure the Society. During the years the membership was continued you had opportunities of making substantial profits through the "Ballot," and if the wheel of fortune did not come your way, other members have had the luck to receive a draw. Of this you do not complain. Your grievance seems to be, that having given notice of withdrawal in October, 1910, and paid up your subscriptions to the close of that year, you did not participate as a withdrawing member in the profits declared for that year. You may not have a legal claim for the bonus, but if we were on the board of management, we would, as a matter of equity, include you as a participating member, and we therefore recommend the directors to concede this point in your favour. Write the society, directing their attention to this answer, and let us know their decision.

United Kingdom Benefit Society.—H. J. T. (Battersea).—Your father joined this Society on May 27th, 1866, under Scale C, which sets forth the contributions payable to adult members for sick benefits only. He is a member of 46 years' standing, and has been receiving reduced sick pay at the rate of 4s. per week. On May 31st last, he received notice that his future reduced pay would be at the rate of 2s. 6d. a week, and that his future contributions would be 11s. 9d. a quarter until "further notice." Let us know the age of your father at entry, the rate of quarterly contributions he has been in the habit of paying, and the date the meeting was held for "partial amendment of rules," which came into force on May 31st. Send us also the Society's last report and balance-sheet, and we will give the matter further attention. Meanwhile we are retaining the book of rules, which in many respects seems to us to be of a very extraordinary character.

Royal London Mutual.—E. R. (Long Eaton).—(1) The consent of the person assured should have been obtained before application for the policy was made. (2) A minor cannot, of course, enter into a contract that is legally binding. You say that your niece insured the life of her mother without her consent or knowledge. The niece subsequently left this country for America, and is now deceased. You have paid the premiums on this policy for eight years, but owing to old age you now have to seek relief, and cannot pay further contributions. Write the Head Office, and ascertain if they are willing to accept surrender of the policy, and return the premiums paid. Let us know their answer.

Royal Oak Benefit Society.—No More.—We are considering your case in connection with the rules which have been sent to us, and we hope to deal with the matter at an early date.

Prudential Assurance Company.—N. R. (Barton).—Unless you have an insurable interest in your aunt, the first policy is illegal, and in any case the second is. Demand the return of the premiums. P. P. (Camberwell).—Your surmise is correct. W. C. C. (Edinburgh).—The attitude of the Company and its servant is the one usually adopted by them. Do not take any notice of the threats. M. B. (Tooting).—Your only course is to pay up to October 21, 1912, and then demand a free policy. This would be for £4 10s., which amount would be payable at your death or in October, 1927, if you live. You need not pay any more after accepting the free policy. W. J. S. (Manchester).—If the policy is illegal the premiums are recoverable. Sue the Company in the County Court. F. C. C. (Flax Bourton).—You can draw the £8 15s. in cash now or if you wish you can have a free policy for £15 without further payments from you. This £15 would be payable at your death.

(A number of replies are held over.)

"A New Day." See MRS. BULL this Week.

HEALTH, VIM, VITALITY SHALL BE YOURS.

My Electro-Magnetic "Vita" Belt will pour New Vital Force into your enfeebled body. It gave me Glowing Vigour, and made me Strong.

IT WILL DO THE SAME FOR YOU!

Sent for 7 days' trial upon deposit of

1/-

The price is 5/-

You only pay 1/- now,

and the balance of 4s. in instalments to suit your convenience, while your health and lost powers are actually returning to you.

OLD AGE AND SENILITY DEFIED.

THERE is now no need to grow old and feeble before your time. My Vita Belt will positively ward off decay and weakness, add motive energy to every bodily organ, and infuse Electro-Magnetic Power (which is the basis of vitality) into every Nerve and Muscle. It is the only true builder of Nerve Force and Physical Virility.

You who are painfully conscious of decaying powers send for my Vita Belt. It will root out the cause of your weakness, and set your nerves and muscles and every vital organ thrilling with electric life and vigour.

My Belt supplies you with the electric force for want of which your nerves are flaccid, your muscles are inert, your liver is torpid, your kidneys are aching, your every meal is a terror because of indigestion.

If you suffer from—

Debility, General Weakness
Flagging Vitality, Rheumatism,
Nervousness, Indigestion, &c., &c.

this wonder-working Belt will quickly relieve you and put you right. . . . It will restore tone to the muscles, elasticity to the nerves, keenness and energy to the bodily and mental functions. . . . It will break down and carry away the uric deposits of Rheumatism and Gout. . . . It will stop muscular and nerve pains. . . . It will give back the appetite, and enrich the blood with the conquering red corpuscles which fight for you against incipient disorders and deep-seated disease. . . . Without the employment of a single drug, without recharging or using messy chemicals, my scientific Belt will clear every channel and process and make the system throb with the vibrant strength that wins in the battle of life. . . . If you are a professional man, a business man, a wage-earner of any kind, you must always be at your best, and this Belt will both make and keep you fit to work and achieve great things for the home and the ones you hold dear.

Instead of guineas, I charge you 5s. . . . . On receipt of 1s. (merely as deposit), I send you my Electro-Galvanic Belt (British-made, to fit your size, needs no recharging, lasts a lifetime), and you can pay the balance of 4s. by weekly instalments if you keep the Belt. . . . I sell cheaply because I make wholesale and have no bad debts. . . . On the contrary, many gratified clients have paid the 4s. balance in one sum before the week's trial was over!

Just send me your name and address and enclose P.O. 1s., and by return you will receive the Vita Electro-Magnetic Belt, post free.

It gives no shocks: it is made for your size, and you are unconscious of its presence except for the novel sense of new vigour, new efficiency in business, new and amazing delight in life.

Say whether you are Mr., Mrs., or Rev., etc., and **do not forget to give the size round your waist next the skin.**

Write to W. SCOTT-KELLY, 85, Belfast Chambers, 156, Regent Street, London, W.

SIDELIGHTS ON LIFE ASSURANCE.

I.—THE STAR LIFE OFFICE.

By "Inquisitor."

Amongst the vast number of those who hold policies either for whole life or endowment results, it is safe to assert that there is hardly one in a hundred who knows anything of the ethics or the principles of the matter involved. If one were to ask the ordinary business man, keen and shrewd in his own particular line, if he had ever given even a casual study to the statistics of life assurance so far, at all events, as they are at his disposal—his answer would be immediate and negative. He is insured, it is true. Beyond that he has given the question no further consideration. Yet the interests of all, from the highest to the lowest in the land, are involved. Mighty sums of money—the money of the public in all walks of life, assured or unassured, are concerned, and upon their proper use and reproductiveness the general welfare depends. Gilt-edged securities are estimable in their way for legitimate purposes, but they are hardly the *ne plus ultra* of commercial activity. By this, of course, is meant that something more is required than the ordinary ratio of 4 per cent. usually earned by these immense accretions. The commercial life of the country is not run on so low a margin by any means—ask any City man. The bridling, therefore, of so large an amount from its reproductive vitality means business inactivity and national loss. In other words, money locked up is money moribund.

It is at no ordinary pace that these accumulations are proceeding. Each year the funds mount higher and higher. Leaps and bounds comprise their history—leaps so pronounced that at length the mind becomes bewildered as to what their ultimate end will be. Is this an evidence of public thrift? Rather is it not the indictment of public unenlightenment on a subject which affects it so closely? Herein comes the evidence of statistics. Let it be known that less than 90 per cent. of those who embark their large or small savings in this dubious form of investment ever succeed in benefiting either themselves or those whom they have at heart. Assurance, indeed! Disaster scientifically served up, whilst the unctuous sit and take the toll. These are statements of fact. Let the actuary emerge from his cryptic obscurity and disprove them if he can. Hence the mighty funds! Evidence, egad, of misspent efforts of thrift. Yet, "the directors are glad to report," &c., &c. Is it a subject of wonder?

These are no mere platitudes. They are concrete facts which, in their application to the colossal piling up of redundant funds, want driving home with forceful energy. The trusts of America, into which poured the wealth of the many for the aggrandisement of the few, are receiving proper attention from the Government of that country. Drastic reforms have also been enacted by the U.S. legislature in relation to life assurance methods. These were found to be reeking of rottenness. Recent disclosures *re* that mammoth of iniquities, the so-called "Prudential," prove conclusively that all is not "clean" in the assurance world on this side of the Atlantic. It will be asked wherein lies the similitude of British life assurance to American trusts—especially in face of the seeming competition of one life office with another? The query indicates a mere superficial knowledge or view. The answer is that the whole business is run, in effect, as a "trust," *governed by the actuarial body, from whose law there is no Court of Appeal.*

The "Insurance Year Book for 1911" sets forth that, at the end of the period 1909, the funds controlled by companies "transacting life business only," aggregate the gigantic total of £447,342,644. From this it may be assumed that, were the addition of the "life funds" of other organizations transacting life, as well as outside branches of the business to be made, a sum closely approximating the National Debt would be disclosed—truly a monumental evidence of public thrift! Whether it is so or not, is quite an open question. Under what proportion of this mountain of gold, *at its "net" valuation*, lies buried the hopes of countless thousands of those who, in their fond strivings to benefit their near ones and their dear ones, followed the *ignis fatuus* of a system which lured them into the quagmires of "lapse" and "surrender," can never be fully known.

In a business wherein so much money is involved, the surmise would be natural that the shareholding capital must be relatively gigantic. Such at least would be the business view. It may come as a surprise to thoughtful people, and an eye-opener to many, to learn that the shareholders who are usually supposed to be the guarantors in this connection, have, with rash prodigality, jeopardised their fortunes to the alarming extent of £15,284,221—a little over 3 per cent. in its relation to the hundreds of millions which they control. It is true that, in many instances, these shares are liable to further calls. How serious this risk is, however, may be gathered from the following typical illustration.

Star Assurance Society.

Take the Star Assurance Society, which was founded in the year 1843, on a registered authorized capital of £100,000, in fully subscribed £25 shares. On these shares 25s., or 1s. in the £, was called up, supplying a total of £5,000, upon which to commence operations. That was 69 years ago. *From that day to this, care has been banished from this shareholding coterie. Not a single further penny has been dragged from them.* It will be admitted that had all the capital been put up, it would not have been an extravagant amount with which to dabble in the perils of life assurance. But let us see how the Company has acquitted itself in so far as its shareholders are concerned, this being generally the first concern of assurance management. I find that, according to the "Insurance Year Book for 1911," already referred to, at the end of the last financial year, *i.e.*, 1910, a dividend of 5 per cent. was declared. This seems reasonable enough in all conscience. But whether this was applied to the full nominal value of the shares or only to the deposit made, remains obscure. Be this as it may, the poverty of the dividend was amply amended by a *douceur* of £6 13s. 8d. per share, under the guise of "bonus."

Last year's Balance Sheet of this enterprise is even more invigorating—to the shareholders. For these there appears to be some hope, inasmuch as a Capital Redemption Fund has been launched, to the credit of which there already stands the handsome sum of £100 9s. 10d., so that the original shillings may yet come home to roost! In the meantime, there does not appear any imminence of the pangs of poverty being felt in the stomachs of the shareholders. Under the heading of "Shareholders' Profit and Loss Account," appears the handy little sum of £10,306 10s. 3d., which bears an uncommon resemblance to over 200 per cent. As the shareholders do not appear to have suffered any considerable loss hitherto, the inference is plain that this is all profit, which will duly be served up as "dividend and bonus" in the prescribed quantities, and accepted as money meritoriously earned.

Meanwhile, it is pleasurable to note that the assets of the concern register the comfortable total of £7,081,581, with an odd 2s. 5d. makeweight thrown in. This pans out at an average of £102,630 for each of the 69 years of the company's existence. Wonderful progress! Amazing testimony of actuarial soundness! Should I say astuteness? A mammoth growth from a trifling seed of £5,000, and one likely to further develop under the Society's new and more enterprising management.

One wonders as to what proportion of the above £7,081,581 may be taken to represent the amount acquired year by year from the perished hopes and impoverished pockets of those who were numbered in the fearful army of "lapsed and surrendered." Or, on the other hand, what percentage of the total is actual money received from existing policy-holders. Hereby hangs a tale. The sum of £39,533 1s 2d. is shown in the Balance Sheet, alluded to as "Surrenders," &c. If this be taken to represent an all-round ratio of, say, 40 per cent. of premiums received, a fair estimate, it would appear that the amount received by the Company from these lapsed policies could not have been far short of £98,832, leaving a clear balance credit of £59,299 as part of the year's pickings. This will, in some measure, account for the "pleasure" which the directors express in presenting their Report.

By the way, an item on the credit side of this Company's Balance Sheet is "Loans to Trustees of Wesleyan Methodist Chapels, £318,178 5s. 9d." It would be interesting to have particulars of the security, and also to know why financial aid is restricted to one particular religious sect. Perhaps Mr. Ferens, M.P., or Mr. Edward Spicer, will oblige.

"Tips for August," given in MRS. BULL. Now on Sale.

JOHN BULL'S POCKET ENCYCLOPÆDIA.

INDISPENSABLE INFORMATION FOR INQUIRING IGNORAMUSES.

C.

CABINET.—A more or less secret conclave of Party politicians drawing large salaries as heads of Government departments about which they know nothing, or next to nothing, and whose chief aim, under cover of a pretended altruistic interest in the welfare of the people, is to retain office and feather their own nests at the country's expense for as long a period as possible. A policy of mutual interest binds the various members of a cabinet together, notwithstanding differences of opinion on political questions and administrative methods; and not until the expression of public dissatisfaction becomes unpleasantly loud and irresistibly insistent do they retire, snarling and savage, from their prey—the National Exchequer—like jackals disturbed at their feast of carrion.

CADDIE, CADDY.—A word derived from the French. *Cadet*, meaning a younger brother. According to modern usage, however, the word denotes one who unfortunately sometimes sticketh closer than a brother. He is, to all intents and purposes, a slave, doomed to fetch and carry for a succession of masters. But, notwithstanding the admitted servility of his occupation, he contrives to assume an attitude and habitually wears an expression of contemptuous superiority over his successive temporary masters, which is responsible for much uneasiness of spirit and the cause of many a slice, and foozled drive. He is the silent repository of countless exclamations of impatience and a rich assortment of bad and variegated language. Bishops, curates and other most moral and estimable persons lay their inmost feelings bare in his presence and give vent to speech of unsuspected strength and bitterness, and he is sometimes not averse from supplying the halting tongue with the word it fumbles for. (*See* Golf.)

CANDIDATE.—In Roman times, those who aspired to offices and besought the suffrages of the people were accustomed to wear a *white robe* during the period of their candidature, the term being derived from the Latin *candidus*, meaning white. There is exquisite irony in this. Only during the election was it deemed necessary for the candidate to appear in a garb indicative of his blameless character and political purity. At the close of the contest, whether he won or lost, he might cast the robe aside and appear in his true colours once more. Although political candidates no longer appear before the electors clad in white samite, they yet wear, in the imagination of their purblind supporters, the white garments of a blameless life—at any rate, during the election.

CANT.—The stock-in-trade of the Party politician, the rigidly religious, and of those whose business in life it is to get something for nothing. Of all forms of cant, the political is the most dangerous, if not the most obnoxious, for it is an insidious attack on the common sense and reason of the public, and breeds civil commotion and endless strife. Religious cant, on the other hand, whilst sufficiently disgusting, deceives only the more foolish, and has no influence upon the mind of the community as a whole. (*See* Evan Roberts, F. B. Meyer, William Clough, Nonconformist Conscience.)

THE RAILWAY DEPARTMENT.

ANOTHER INEPT BRANCH OF THE BRAINLESS BOARD.

This branch seems to be following in the footsteps of the notorious Marine Department. For an instance of its ineptitude, take the down platform at Balham Station of the main line from Victoria. At every other down platform, passengers alight on the left-hand side; but, to oblige the Brighton Company, we presume, the Board's inspectors have allowed this one to be constructed on the other side. Passengers are used to alighting on the left, and many times have just been saved from falling out by the warnings of those who have grown used to the idiosyncrasies of the Company and the complacency of the Government inspectors. We predict a series of accidents owing to this before long, and again call the Board's attention, and warn them, as we did in the case of the *Titanic*. Will a committee be appointed to advise Mr. Buxton?

Up-to-date EMPLOYERS DEMAND Up-to-date MEN

Thousands of employers recognise that there are none more up-to-date than I.C.S. men—that I.C.S. men can be trusted with difficult work—that they are the best men for positions of control.

J. Clegg, Esq., Messrs. Codling and Hodgkinson, Blackburn, writes:

"*To the ambitious young man seeking betterment I have every confidence in recommending your system, and further, I will, when vacancies occur, give preference to I.C.S. students.*"

Yet all this advantage of an I.C.S. training can be gained by devoting only some of your spare time to pleasant study. On the other hand, the struggle for employment is harder to-day than ever for the untrained and inefficient.

"The way to Better Pay is the I.C.S. way"—over 100,000 I.C.S. students affirm it *is* so.

5521 I.C.S. students last year reported increased wages, the average increase being over 10s. in the £. Better figures still are promised for this year. Send this coupon NOW for all details of I.C.S. courses in any occupation.

MORE MONEY Coupon

International Correspondence Schools, Ltd.
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Please explain, without any obligation on my part, how I can qualify to enter, or obtain a larger salary in, the occupation or profession before which I have marked X (or in the one stated here .....)

—Engineering (*state which*) —Business Training
—Motor —Aviation —Advertising
—Analytical Chemistry —Window Dressing
—Textile Manufacturing —Salesmanship
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Over 160 other Courses.

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GREAT WHITE CITY,

LATIN-BRITISH EXHIBITION. **1/-** SHEPHERD'S BUSH, W.

A Day in Wonderland—One Shilling.

Free access to the following pleasures after you have passed the Turnstiles:—The Latin-British Exhibition with gorgeous examples of French Art and Crafts; the World Tours in the covered halls, peopled with Native Workers; Five Concerts by Military Bands; ceaseless Concerts by Native Singers; Al Fresco Musical displays in the Grounds; the Beautiful Gardens—twelve hours of sight seeing, crowded with fine impressions.

You will get Big Catches

with a Selfridge Fishing Rod, because the Rod will help you. Its very balance and grip will give you pleasure, and after many a Sportful hour spent in its company, you will come to love it. Why not take one with you on your holiday? You will not regret it

"Marvel" Thames Bank Rod, 15 feet, 4 joints, polished wood butt, second and third joints in whole cane. 1 Lancewood Top. Bronzed "universal" fittings in bag **4/9**

Half-Guinea Trout Rod, in three joints; finest selected Greenheart, 2 tops, double brazed joints, rubber button, cork grip, 9, 9½, 10, and 10½ feet. All one price - - - - **10/6**

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OXFORD STREET, LONDON, W.

SELFRIDGE AND CO., LTD.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

44, Tiddler Place,
Tottenham.

Dear Kitty,—The breef time you've had to an-swer my letter! My word, but haven't you been quick! Seems as if I'd hardly bunged my own e-pistle in the pillar-box before the post-man was on the door-step with the re-ply. Made me think for the minnit you must have run with it yourself.

I knew our post-man hadn't hurried, 'cause he's got a K-leg and if he dares to run the pleece chase him, it not being safe for the public. He can't pass a pram on the footway without upsetting it, and if he goes in the road the letters get splashed with mud and have to be scraped before he can make out where they got to go. Don't some people have hard luck?

One time he used to do his longest journeys in the bus, but he couldn't get on without kicking the conductor, and in the suc-ceeding scrap he always got handled rough. I've known him to be dis-qualified twice in one day and have to be sent back to the offis in his own bag. So it don't pay him to rush about.

I don't know whether you been reed-ing in-fekshus literachoor, Kate, or whether you been standing too long with your back to the fire. But s'far's I can make out you want me to ad-vise you how to get a young man.

You don't say what sort you want nor what you want him for. I got no means of knowing if you'd like him thin or thick, or whether you'd prefer a prop in your youth or sup-port for your old age. You got to en-lighten me on these matters, else I can't pres-kribe.

I knew a girl once that had her siss-tem out of gear and used to dream about being sur-rounded by little olive-branches, and so forth. She got hooked up with a john and in less than twelve months the family had increased by two, one for each end of the mantel-piece, with power to add to their number.

She went on being a fruitful vine, and last time I heard of her she'd got such a cluster she didn't have time to wipe their little dials before they went to school of a morning. She used to make them draw their feechers across a wet cloth as they went through the passidge. Some-times before the last of the bunch could get through the doorway, the first lot out would be coming home to dinner.

Goodness only knows what it cost her for dock dues—I mean dock-tors' fees. One thing I do know, when she'd parted with her savings they took her temperachoor.

Her john only had eighteen shillings a week, so they had no money for outside amuse-ment. The only pick-shers they could afford to see of an evening were those they had when they got married, and these they couldn't rightly enjoy, 'cause the youngsters couldn't all be got to bed at the same time. You never went inside the place but what you'd find some of them sitting round the table or under it, doing their home-work.

If you think you got ca-passity for sim-milar enjoyment, let me know, and I'll give your ad-dress to Jim Crow—an ack-quaintance of mine who's got a weak-ness for giving help to fe-males in dis-tress, whether they want it or not. I couldn't reckom-mend him for hard work, but if you provided him with creecher com-forts and kept him in a lick-wid state, he might con-sent to sit outside a grotto with a shell. Only you'd have to make him wear a plaid suit if you wanted to keep him in check.

Then there's the other matter you menchun. You say you know a gentle-man whose wife left him, and after that he couldn't get a house-keeper to stop for any length of time. Now he's got a char-woman that comes in every Monday. What's his po-sishun under the Act?—Answer is, he has to stamp her card (not punch it!) and pay four-pence. When her card's full he ap-plies to the post-offis for rare and re-freshing fruit, and they send him another char-woman.

Your sincere friend as before,
JANE ANN.

WHAT IS YOUR NUMBER?
SEE PAGE iii. OF COVER.

"It seems impossible!"—but it CAN be done and WE do it.

"ELECTROPHOT" (Regd.) ENLARGEMENTS

NEARLY LIFE SIZE.
Made from any Photo for only 1/3 post free.

Have you a photo which you would like to have enlarged? Send it to us no matter how small, and we will make you an Enlargement 16 ins. by 14 ins. (nearly life size in the case of a bust) for only 1/3, and refund your money if you are not satisfied. Moreover, we will give you with each Enlargement, as a specimen, A BEAUTIFUL "PORCELETTE MINIPHOTO" (Bust Miniature from the Photo) Absolutely Free.

Owing to the enormous popularity of our newly introduced "MINIPHOTOS," we have decided to extend this remarkable offer, in order to increase our already large connection. Send your photos at once, and fill up the coupon, or simply mention this journal when writing. Send the best possible photo or photos and write your name and address clearly on the back of each. We return your photo uninjured.

NO EXTRA CHARGE FOR GROUPS.

The accuracy of these statements is attested by such eminent authorities as "Truth," and "Photography and Focus," and also by over 20,000 unsolicited testimonials from customers the world over.

COUPON FOR "ELECTROPHOT" SPECIMENS.

To the ELECTROPHOT CO., Welsbach House, Gray's Inn Road, King's Cross, London, W.C.

Enclosed I send you ..... photo(s) to be enlarged on the terms of your advertisement in John Bull for August, 24th, 1912, such Enlargement(s) and free Miniphoto(s) to be delivered to me free of expense within 18 days after the receipt by you of this Coupon, photo(s) and remittance. I also send .....s.....d. in payment for same at 1s. 3d. each, and it is understood that I am under no further obligation.

(Write Clearly.) Name.....
Address.....
.....

Cheques and P.O.'s to be crossed London County and Westminster Bank, King's Cross Branch.

BELIEVES THIS RECIPE WILL CURE LUNG TROUBLES.

It is now thought by eminent specialists that the following recipe will cure lung troubles without the use of powerful drugs or change of climate. It is an inexpensive preparation that can easily be made at home, and enables a person of moderate means to quietly pursue an effective method of treatment amongst natural surroundings. From your chemist get 1 oz Parmint (Double Strength). Take this home and add to it ½ pint of hot water and 4 ozs. granulated sugar. Stir until dissolved. Take one teaspoonful 4 times a day. This will give instant relief from the cough, and has a strong healing effect upon the lungs. Tuberculosis is said to be curable by simply living in the open air and by taking an abundance of fresh eggs and milk. Undoubtedly many persons have benefited in this way, but the most satisfactory results in such cases have been obtained from the above recipe, and every lung sufferer is advised to try it.

SPECIAL ABILITY

is often very hard to market. There are many men with a Special Knowledge or aptitude which fits them to occupy Responsible Positions who somehow cannot get into touch with the opportunities they seek. We have large numbers of High Grade Positions open which call for, and pay for, Special Ability. If you think you can fill one of them—and your record is good—write us to-day—or call.

HAPGOODS, Ltd., 167-168, STRAND, LONDON, W.C.

MRS. BULL.

EVERY TUESDAY ONE PENNY.

I CURE THE DEAF IN 30 DAYS

MY NEW DISCOVERY CAUSES BIG STIR AMONGST EAR SPECIALISTS.

£500 REWARD

SENT ON 14 DAYS' FREE TRIAL.

Miss M. HILL,
23, Shortlands Gardens, Bromley, Kent, writes, August 14th, 1912: "I write to thank you for the benefit which I have derived from using your 'Shirley System.' There is a great improvement in my hearing since I commenced with your treatment, and the head noises I was so troubled with are quite gone. Your System has also done me a lot of good quite apart from curing my hearing."

Miss H. PATTISON,
3, Parkinson Street, Little Horton, Bradford, writes, July 22nd, 1912: "I feel much better in every way, and people tell me daily how well I look. I can enjoy my food and my nerves are much stronger. The hissing noise has gone from the left ear, and I must say that I did not expect such improvement in less than a month. I deeply regret that I did not try the 'Shirley System' sooner."

MR. ELMER SHIRLEY.

I WANT you to try my method of curing deafness and head noises. *I want you to try it at my expense.* Are you willing to prove you can be cured without it costing you a single penny? So sure am I of my cure, that I will give you a free trial for 14 days. Can anything be fairer? I could fill this page with convincing *argument* as to the merits of my cure. I could use adjective after adjective to describe what it can do, but I am sure that you will agree with me that all the argument in the world will not commence to convince you like the startling testimony of those whose testimonials appear on this page, and the hundreds of others which I have in my office.

I want you to carefully note that the letters which I reproduce contain the name, the address, as well as the photograph of the person who writes me their grateful testimonial, and I will forfeit £500 to anyone who can prove that a single testimonial I publish is not true in every particular. I cured them and hundreds of others. I can cure you in your own home without discomfort or loss of time, and I send my treatment for 14 days' free trial *to prove it.* If you are deaf, I cannot see how you can fail to answer this announcement. I want every person in the kingdom who is suffering from deafness from any cause to write me and tell me so. You may say, "Yes, he has possibly cured hundreds of others, but I am afraid my case is hopeless." My answer to that is simply, "Fill in the coupon and get this 14 days' free treatment." I particularly want to get in touch with those cases where electric batteries, artificial ear-drums, and so-called deaf cures have failed. If you are one of those who have tried every other remedy, take advantage of this unusual offer. If you have head noises, ear-ache, ear discharges, catarrhal inflammation of the middle ear, or deafness of recent or long standing, my method cures, and all I ask you to do is to prove every word I say in this announcement.

I do not want you to be governed by any of the *argument* I use to interest you in this new discovery of mine. I want you to read the testimonials printed here. If any of these people live near you, ask them what I have done for them, and I am sure you will not hesitate one moment to fill in the coupon and commence this treatment yourself. No matter whether your case is one of recent or long standing, *write me to-day.* Surely, to hear again—to be cured of the most irritating disease of modern times—to be able to listen to the sermon, the play, the singer, or the prattle of the little ones, justifes you in doing so simple a thing as filling in the coupon on this page. Do not put it off a minute longer. Enjoy the same privileges of your friends and relatives whose hearing is perfect. All I ask you to do is simply to fill in the coupon, send a penny stamp to cover postage, and do it *now* before you forget it. If you put it off, you will only say to yourself every day, "Why didn't I fill in that coupon and send it to Elmer Shirley?" If you don't want to say that to-morrow and every day, write me *to-day.* Address your letter, Elmer Shirley (Dept. 136), 6, Gt. James Street, Bedford Row, London, W.C.

Mr. A. WOODING,
12, Upper Queen Street, Rushden, writes, August 12th, 1912: "Since using the 'Shirley System' I can hear the clock tick across the room when at one time I could not hear it at all. It is most astonishing what a difference it has made, and no one has to shout now. As I am writing a conversation is being carried on in the next room, and I can hear every word."

Miss K. MOODY,
North Common, Sherfield, near Romsey, writes, July 23rd, 1912: "The 'Shirley Treatment' has done me so much good, and I am so pleased that I shall be glad to mention your name to anyone who suffers. My deafness had come on gradually, and I had suffered from Cartarrh for over three years. I thank you very much for your kindness and the interest which you have taken in my case."

Mr. R. GEDD,
12, Uppingham Street, Northampton, writes, July 19th, 1912: "Having tried your 'Shirley System,' I am pleased to say I have got my hearing back. After having been quite deaf for three months I can now hear as well as ever, and I shall recommend your treatment in the hope that others will receive the same benefit. You can use these few words in any way you like."

CUT OUT AND POST THIS FREE COUPON—NOW!

Date.....

ELMER SHIRLEY
(Dept. 136), 6, Great James Street,
Bedford Row, London, W.C.

I wish to avail myself of your 14-day free offer, and enclose 1d. stamp to cover postage.

Name .....

Address .....

.....

JOHN BULL (Sanatk, Ltd.)
Aug. 24, 1912

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, overheard by our Reporter.]

SIR ROBERT MORANT.

Jest trimmed round the ears? . . . Yessir; very good, sir. . . . Quite so; I'll be careful, sir. . . . Some gents is very pertickler not to 'ave their *h*appearance changed. . . . They don't care to *h*advertise the fack that they've jest come from the 'airdresser's . . . and it *do* make a diff to some gents w'en they've 'ad an 'air cut, an' no *h*errer. . . . It's jest the same with character, sir, as it is with 'air. . . . W'en I ses character, I reely means princerples an' opinions, sir. . . . There's some men wot won't alter their princerples an' opinions not fur nobody; jest as there's some gents wot won't 'ave more'n a sixteenth of a *h*inch of 'air orf at a time, not on enny account, 'cos one would alter their character jest as t'other would change their *h*appearance. . . . Look at Sir Robert Morant, 'im wot the papers are a-torkin' erbout jest now. . . . Do I know 'im? . . . No, sir, I carn't say as I *knows* 'im, but I knows a good deal about 'im; an' judgin' from 'is character, I shouldn't be surprised if wot the papers ses is true . . . 'Aven't you 'eard, sir? . . . W'y, they say as 'ow 'e's a-goin' to resign the chairmanship of Lloyd George's Inshorance Commission, an' take on the job of Vice-Chanceller of Sheffield University. O' corse, it's only a roomer; and like arl roomers, true or false, it's bin denied. But I shouldn't be a bit surprised if it's true. . . . W'y? . . . Well, I arsk yer—is e' the sorter man to kow-tow to a blighter like Lloyd George

longer'n 'e can 'elp? . . . Not 'im! Look at 'is character, an' look at 'is princerples! . . . Shore thet's shorternuff in the neck, sir? . . . Thank you, sir. . . . Yes, as I wos a-sayin', is 'e the sorter man to chuck 'is princerples fur Lloyd George? . . . Not 'im! 'E ain't the sort to play second fiddle not to nobody, least of orl to a 'arf edgercated Welshman like Lloyd George. . . . W'y, at one time, w'en 'e wos actin' as tooter to the son of the late King of Siam, 'e pritty near run the country! They called 'im "the uncrowned king," an' the upper ten o' Siam was as jealous as jealous of 'im, 'cos 'e bossed the show an' them too, pritty near. . . . Look 'ow 'e treated 'is poople, the young prince. 'E ses to the King, 'e ses, "Look 'ere, Chew-the-wrong-corn (thet wos the late King's name, sir, or somethink like it), look 'ere, I ain't a-goin' to live in yore pallis like a bloomin' dermestic w'ile I'm a-teachin' yore son 'is letters. If you want me to learn 'im, 'e must come to my 'ouse like a dootiful poople, an' then *I'll* teach 'im—not 'arf, I won't!" And the King give in ter 'im. Yessir. . . . *thet's* the sorter man 'e is. . . . Then, look 'ow 'e *h*acted erbout thet there Secret 'Omes Circular, wot *h*upset the Nonconformist conscience somethink shockin' a little w'ile ago. . . . Did 'e give in erbout it? . . . Not 'im! 'E indorsed it, an' stuck to it. So they pushed 'im outer the Edgercashun Department; but becos 'e wos a good organiser, Lloyd George made 'im Chairman o' the Nashonal Inshorance Commission. W'en 'e sees 'ow things wos a-goin', 'e ses to Lloyd George, 'e ses, "'Ere, George, you postpone this 'ere Ack, or there'll be trouble." But you know wot George is, sir. . . . *'E* ain't the sort to postpone nothink. So w'en Sir Robert sees another good job a-goin', 'e desides to give Lloyd George an' 'is Inshorance the sack. . . . Thet's *my* idea of it, sir. . . . Thank you, sir. . . . Goo' day, sir.

ANTICIPATED EPITAPHS.

By W. M.

[In this column we give from week to week an anticipated —always good-humoured—Epitaph of some celebrity of the day. We need scarcely say we hope it will be many years before his relatives will have to consider seriously our suggestion.]

Under
Ye Sodde
Nearbye thys spotte
Crumble ye remaynes
Of
Percy Bolden Illingworth,
Of whom, strangers, ye may have hearde,
Butte moft lykelie have notte.
Hee was born,
Anno Domini 1869,
Atte Bradford, Yorkfhyre,
Ye youngeft sonne of one
Henry Illingworth,
A profperous cloth weaver;
And, unlyke ye majoritie of youngeft sonnes,
Hee dropped intoe a softe jobbe;
For,
Infteade of beynge putt toe ye cardynge machine,
As ye youngeft sonnes of weavers shoulde,
Hee,
Scornynge trade
As onlie thofe whoo have been brought uppe
Onne its proceeds know how,
Prevayled upon hys fonde parentes
Toe save hym from the syckenynge shame
Of a commercial career
Bye sendynge hym toe Jefus College, Cambridge,
Ye whyche they didde.
Havynge enjoied ye licenfe of Univerfitie lyfe
Toe ye fulle,
Hee prefentlie turned hys attencion
Toe ye Law,
And in due tyme contryved toe bee called
Toe ye Bar.
In ye abfence of briefs,
Hee next turned hys attencion toe poilticks
Unsuccefsfullie conteftynge ye Shipley Divysion,
Anno Domini 1900.
Six yeares later, however,
Thatte conftituencie defided toe gyve hym a trial,
And putt hym atte ye toppe of ye poll.
Ye thenne Chief Seckretarie for Irelande,
(Ye Ryghte Hon. Auguftyne Birrell)
Satiffyed thatteye deceafed knew nothynge aboute Irelande,
Loft no tyme in makynge hym hys
Parliamentarie Seckretarie;
And Anno Domini 1910
Hee was appoynted a Junior Lord of ye Treafurie (Unpayed),
In ye whyche capacitie hee learned ye tricks and dodges
Of ye Whippes' Department,
Under ye experte tuicion of ye Mafter of Elibanke.
Provynge an apt pupil in ye art
Of roundynge uppe ye Partie Hacks.
Onne ye retyremente of ye sayed Mafter
Hee was made Chief Liberal Whippe,
Holdynge thatte offyce untill,
Figurativelie speakynge,
Hee was trampled toe death by a mobb
Of hys infuryated beaftes,
Whoo one daie somchow gotte out of hande
And bolted.

Now in ye happie huntynge grounde
Thys whippe hys skyle difplaies,
Where ghoftes of partie hacks abounde,
Emmittynge raucous neighes.
Wyth stalwart arme hee stynges theyre flankes,
Till each obedience yieldes,
Thenne dryves themme forth toe croppe ye grafse
Of ye Elyfian Fieldes.

A Reminder—to buy MRS. BULL. Now on Sale. One Penny.

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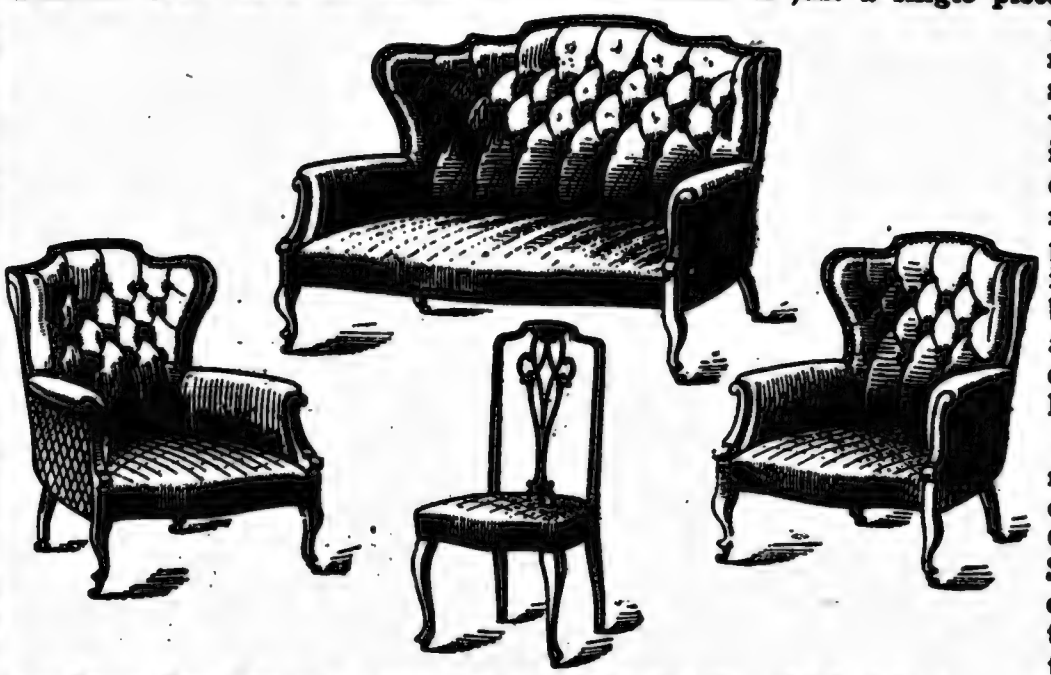
One will find it a pleasure to roam through our various departments, the stock of which is like none other, possessing a tone, character and individuality of its own. Whether you have an entire house to furnish or just a single piece to buy it will pay you to visit us, as nowhere else can be seen such excellent variety, such originality and beauty of design and such goodness of quality at the price. Indeed, your furniture buying will be done most pleasantly and economically at our establishment.



7-piece Drawing Room Suite of good quality and finish. Plain seats and buttoned backs, covered in art tapestry. **£13-13-0**

Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over one, two or three years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

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50	1 8 0
100	2 5 0
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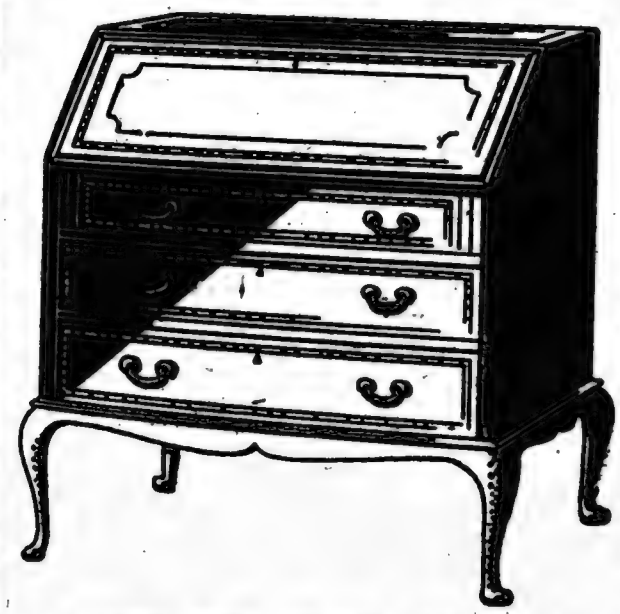
2,000	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

10 % DISCOUNT FOR CASH.



Inlaid Mahogany Bureau with full front. Fitted pigeon holes, with three drawers below, as illustrated. **£3-10-0**

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In this Department alone we hold a stock valued at considerably over £10,000, and we extend a cordial invitation to all interested to pay us a visit. A special catalogue has been prepared which we shall be pleased to forward post free on application.

In order that country customers may make a personal selection, we will pay their fares to town on all orders of £20 and upwards.

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DRAMA OF TO-DAY.

By M. CLEMENT SCOTT.

"READY MONEY."

Never was a more ingenious piece of work put upon the English stage than James Montgomery's three-act comedy "Ready Money" at the New Theatre. Sardou's play, "Les Pattes de Mouches," immortalised here in England by the Kendals under the title of "A Scrap of Paper," must henceforth take a back seat in the gallery of dramatic *chefs d'œuvres*. A game of chess is nothing when committed to mere description, and I have no intention of blundering through the deliciously intricate web of entanglement into which Mr. Montgomery draws his characters. You may imagine, though, a most complicated cats'-cradle with threads which wind oft the fingers as simply and easily as a spool of cotton neatly wound by machinery. Have you ever taken a hand at "poker" with an American? If you have, you will appreciate the sublime swank of Mr. Allan Aynesworth as Jackson Ives, the quiet, calm and impervious attitude of the counterfeiter at the thrilling moment when the thousand dollar notes are being microscopically examined by the officers of the law. But the forgeries are too well done for even the experts to discern, and they are handed back to Mr. Ives as being without a doubt the "real things." It is the exciting chase after these forged paper moneys that has been so deftly thought out by the author, and, believe me, "Ready Money," although it contains a laugh in almost every line, is not a farce. It is a comedy of the highest class, and there is no hitch or flaw to be found in it anywhere. Mr. Kenneth Douglas as Stephen Baird is an excellent foil to the experienced intriguer, Jackson Ives, and I doubt if Sir Arthur Pinero would have any cause for complaint as to the enunciation of actors and actresses in this country if he had been given the opportunity of producing "Ready Money" as Mr. Aynesworth has done at the New. Miss Hilda Antony looks very handsome as young Baird's fiancée, and she wears some startlingly daring frocks. No one would dream of prophesying the fate of such a brilliant play as Mr. Montgomery has supplied us with; "Ready Money" speak for itself, and proves that Mr. Allan Aynesworth is an admirable judge of what the public wants, and also of that which is good, wholesome, humorous, and precisely the right flavour to whet the most fastidious appetite. There is nothing like muddling your people up on the stage, getting them, in fact, tied up in such a knot that it seems almost impossible to undo it again, and then just to slip them out of the coil as coolly as drops of water glide off a duck's back. Herein lies the art of the genuine dramatist, such as Mr. Aynesworth has discovered in Mr. James Montgomery.

PITY THE POOR EDITOR!

GEMS FROM OUR LETTER BAG.

"Please would you tell me, in your Letter Bag Column, the Language of Flowers?"

"Perhaps you can tell me if there is a newspaper called the *Santiago Nartinez*, printed at Sandoval Street, Madrid?"

"It may intrest you to know that the percentage of barefooted children in the East End of London in July was Boys 32½%, Girls 28%."

"Is there any of your's readers would like to have a young married lady 23 years of age rather nice looking dark, for a protonic friend, has she is quite lonly?"

Readers of JOHN BULL will remember that some time ago we took occasion to investigate the Natural Health Curative work that Mr. Eugen Sandow was carrying on at his Institute at 32, St. James's Street, London, S.W. It will also be remembered that, as a result, we were able to give a commendatory report. Since that time there has been an ever-increasing appreciation of its benefits. The Sandow Institute has been styled by enthusiastic patients "London's Health Mecca." Those who are run down, out of condition, or in ill-health may have every confidence in approaching Mr. Sandow—by post if a call is inconvenient—and asking for his personal advice.

BULL'S EYES.

NOTES OF INTERROGATION:—
Is "Mid-*loath*ians" how they may have to spell it?
Are not "arms" the usual thing in an Ulster?
Isn't a Trade Union Bank a "capital" idea?
Wouldn't our shipowners like to "dam" the Panama Canal?
Will Botha be the only "Boer" in our Army?
Isn't the Insurance Act too "problematical" altogether?
Didn't South Africa find the Tests too much of a trial?
Hasn't "Dry up" been a favourite expression in Territorial camps?
Shouldn't Abdul Aziz be called Abdul Azwax?
Aren't the waterplane performances somewhat highly-coloured?

"Love Letters in Boots," reads a headline. "Soul to sole" would be better.

A sleep-producing bullet has been invented by a believer in painless warfare. Is he prepared to go "nap" on it?

Aylesbury is forming a league to ignore the Insurance Act. Will collectors get a "ducking"?

The "Pearly King of Kentish Town" has a suit with 15,500 buttons. He must be quite "done up" after dressing.

A "winged barge" has been invented. It should cause quite a flutter on our canals.

"Bachelors do not usually live as long as married men," says W. B. Maxwell. A "fast" life.

According to the Insurance Commissioners, the professional footballer is a "manual labourer." But he only "plays," and that with his "feet."

At this time last year, prayers for rain were being offered. They are now being answered.

In ridding her house of mosquitoes, a Philadelphia woman set it on fire. She made it warm for them.

A 3d. tax on baths at Westcliff is resented. The victims say they won't bare it.

"Bunty Pulls the Strings" has been played for the 500th time. They must be the purse-strings.

The Essex burglar who took a few copper coins and left a quantity of jewellery, cannot pride himself on his "good looks."

A French mayor declined to permit a performance of "The Merry Widow" on the ground that widows have no right to be merry. A very Solemn 'un.

"All occupations are thirsty," said a Birmingham constable. Dry humour.

Silk hats are to be banished from Chatham House School. The boys say it is a load off their minds.

A scientist predicts that rubber will soon be made from starch. We hope the price won't be as stiff.

When a doctor says there is danger of infection in public swimming-baths, we remember that dirt spreads disease.

A yacht was reported ashore on the Brambles. Those on board were also on thorns.

"I can conceive a blue pain," says a writer to the *Spectator*. Ours are generally of the yell-oh variety.

OUR TEST MATCH COMPETITION.

ENGLAND v. AUSTRALIA.

Our readers are aware that this match was abandoned owing to the bad weather, and that Australia did not bat at all. Rhodes, however, made the highest score for England, with 92 runs.

A great number of competitors selected Rhodes, and on two occasions the actual score was given. We shall have great pleasure in forwarding to the following gentlemen a cheque for £12 10s. each:—

Mr. B. AUSTIN,
46, Tansfield Road,
Sydenham, S.E.,

and

MR. G. H. BUCKHAM,
36, Treherne Road,
Brixton, S.W.

Mr. E. Ayres, of 3, Caledonian Buildings, Shamoix, Carlisle, also claims to have given the correct score, but after a most careful search we are unable to trace his coupon.

"A New Day." See MRS. BULL this Week.

? ARE MEN WORTH MARRYING ?

From the point of view of "A Girl of Nineteen." An article of absorbing interest for men as well as women. See this week's "Mrs. Bull," now on sale, 1d.

Other Interesting Items—

LOVE AND THE ENGLISH GIRL.
A Study of Her Attitude.

A NEW DAY.
By LANCING.

BEFORE THE LOOKING GLASS.

FOR THE WIDOW AND ORPHAN.
A Relief Fund Exposure.

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NOW ON SALE. BUY IT NOW.

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BRAININE COMPANY, 2, Marsham Street, Westminster, London, S.W.

JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

G. H. (Adelaide) says there is not even enough work out there for the Australians, and immigrants are faced with starvation. The Young Men's Christian Association requires a subscription of 10s. before trying to find work for anyone.

E. S. (Cairo) complains that soldiers of the army of occupation compete unfairly with civilians by working in cigarette factories, "cold storage," etc.

W. R. (Weymouth) complains that workers in the dockyards have no holidays, whereas highly paid officials enjoy periodical rest. We agree that ten days a year is not too much to ask, and it is too bad not to have a respite on bank holidays.

"ATTENDANT" (Hatton) says the Warwick County Asylum authorities forbid male attendants to go about the grounds with female attendants after 8 p.m., even though they are engaged to be married.

"A READER" (Chatham) says the Navy House there supplies refreshments to petty officers, but not to blue-jackets on Sunday evenings. Why this distinction?

H. H. M. (Yarmouth) objects to foreigners being employed to carry coal for the British fleet.

R. E. J. (La Plata) says the National Sailors' and Firemen's Union was more worthy of being represented at the *Titanic* Inquiry than the Imperial Merchant Service Guild.

"WATCHER" (Camden Town) insults a famous music-hall star, calling her "filthy," but he uses some very coarse language himself, and we are not surprised that he remains anonymous.

M. R. (Lisson Grove) complains of the unseemly way in which funerals are conducted at Grove Long Asylum, Epsom. "The coffin was wheeled to the grave on a trolley, which was not fit for a dog, much less a gentleman, and the men had not even the common decency to walk with it, but absolutely ran all the way."

A. F. (Shoreditch) says the Yiddish theatre has concerts only on Sundays. What about Saturdays?

G. J. S. (Loughborough) wants to start a company to encourage British hair-dressers.

R. K. P. (Leeds) claims £500 on the strength of a statement that we are read by a million people. But sometimes several friends read the same copy. Besides, how does R. K. P. know that his copy is the millionth?

"SOUTH SIDE" (Albert Dock) has discovered that some young Cabinet Ministers have "a peculiar penchant for rhodomontade." Some old ones also.

"READER" (St. Leonard's) is a pharmacist who has not been able to afford a holiday for six years.

"ONE OF THE JOHN BULL LEAGUE" (Mediterranean Fleet) says "they have rose the prices of our uniform and raw material, now don't you think it's time they decreased our pay?" Certainly not!

"LOVER OF JUSTICE" wants us to interfere with "the gambling that is going on at Hertford." Has he mistaken us for the Captain Coe-Coe people?

R. M. D. (Stepney) wants us to help him to emigrate to Australia, but we cannot spare any of our esteemed readers.

L. B. (Leeds) objects to officials sending their private correspondence for nothing in envelopes marked "On His Majesty's Service."

F. F. (Sheerness) cannot obtain compensation from Pickford's for broken glass. But who broke it?

MRS. L. (Lambeth) writes: "There are many women who would not be seen in a public house if a child was allowed to get their drop of beer. Now the consequence is they have to go out themselves and often forget to return, which means homes and children being neglected and often burnt to death." Hear, hear.

A. S. (Haymarket) says employers are already disregarding the Shops Act and trying to prevent attendants in A.B.C. shops from leaving in good time.

W. H. G. (Glasgow) wants corridor carriages on excursion trains from [illegible] and. [illegible] to encourage any more Scots to

K. H. (Hitchin) wants to know why the House of Lords passes laws made by this illegal Parliament. Through fear or ignorance, we suppose.

"A DOMESTIC" (Leicester) thinks servants should come under the Shops Act. Sixteen hours a day is certainly too long for young women.

"TWISTER."—We never heard of any denial by Keir Hardie that he took Tory money.

G. A. E. (Liverpool).—We fear you cannot compel your son to support you even though you are troubled with your breathing, but you may tell him we think he ought to do something.

O. H. (Birmingham).—Why should we pay 2s. to advertise you in *The Stage*? Sorry to hear you are a "bold bad woman of melodrama." Reform while there is still time.

"SANITATION" has had a misunderstanding with the Little Sisters of Poor about some tools. We can only suggest the County Court.

REV. L. J. T. D. (Hornsey Rise) says "till death us depart" is correct, as the old meaning of depart was divide. We have confirmed this by reference to old liturgies.

F. H. (Sandwich).—We are not sure that we disapprove of bridge-tolls.

"ENGLISHWOMAN" asks, if there are 18 ounces to a Guernsey pound, does that mean that the pound is bigger or that the ounces are smaller?

G. W. (London, S.E.) says the same thing would have happened to the *Titanic* if she had been going dead slow. Rough on Lord Mersey!

P. McG. (Garston).—We really cannot advise you about cures for rheumatism, but we understand that bee stings are very useful for that complaint.

W. S. is possibly a Scotchman, as he takes the trouble to write and ask the meaning of one of our chestnuts. Or, rather, he is probably not a Scotchman, for most Scotchmen understand enough French to know that "poisson" means fish.

E. E. R. (Wimbledon) expresses "unpleasant surprise at finding Mr. Herbert Vivian losing control of his language in his article on Eugenics." We are perfectly well aware that we published an article some time ago advocating the sterilisation of the unfit, and that Mr. Vivian considers our previous contributor an obscene scoundrel, a knock-kneed faddist, etc; but we are always willing to state both sides of every case.

"READER" (Birmingham) says hypnotists cannot suggest evil deeds to good people. But we are not taking any risks.

"CAREFUL" complains of the wages paid by Bass's brewery. But what about the beer?

"WEST FIFE" does not give his address; but he can have a copy of our Annual by post for 1s. 3d. If he sends 2s. 6d. he can have Jim Crow's "Book of Revelations" as well.

D. J. D. (Catford).—Ramsay Macdonald would not have the pluck to spy. He might be caught

F. K. (Silvertown) saw an advertisement of a beverage, showing a man in a hunting jacket "looking at himself in a looking-glass which reflected a young man in evening dress." Obviously, the object was to suggest seeing double.

"WE ARE SEVEN" says perambulators are of more national importance than motor-cars, and thinks Germany appreciates this better than we do.

W. H. S. (Harpenden) asks whether we can "regain the America Cup." We neither know nor care.

R. P. (Manchester) says the victims of flannelette there amount to 50 or 60 a year. He suggests bonfires of flannelette manufacturers in the market-place.

C. E. C. (Peckham) complains of the crowds who wait for steamboats at East Coast resorts.

T. H. R. (Brighton) says the small shopkeeper is being slowly bled to death by taxation to keep an army of officials. But we have already said something very like this ourselves.

"ELECTRIC SPARK" (Canada) was told wages ran from 3 dollars per day up, but he soon got his eyes opened. Wages in his line as an engineer's fitter were 2 dollars 25 cents per day, and lodgings 4 dollars, and at present potatoes are 50 cents per peck.

W. S. B. (Oban) asks whether we are going to let the matter of the legality of the present Parliament "remain where Lloyd George would leave it." The answer is in the negative.

A. W. B. (Huddersfield) complains that some policemen won races at the local sports though they did not wear uniforms, as laid down by the regulations.

E. B. C. wants to know whether it is correct to place and sound an apostrophe "s" after words or names ending in the singular in "s," such as St. James's Theatre. Surely it depends on the young lady's lisp. How can she sound an apostrophe?

H. G. M. is a shop-boy with ambitions to "stagger humanity and cause the rotten fabrication of a decaying Christianity to collapse like the walls of Jericho." How does he mean to do this? By blowing his own trumpet?

"A CONSTANT READER" asks if we think County Court bailiffs should be entitled to a pension after thirty-five years' service. Does she consider that too long or too short? Our love for them does not induce us to clamour for special favours on their behalf.

L. L. (Salford) asks why the law prevents a man committing suicide. We suppose the answer is that the wrong people generally do it.

S. R. F. (Reigate).—We do not encourage complaints about rewards to the finders of lost property. Such rewards are merely an act of grace or generosity, and most of us are content to be honest without any pecuniary encouragement. Penses-tu? (French for "We *don't* think!")

X. Y. Z. (Mountain Ash) writes complaining that at one time the stationers there never had copies of JOHN BULL. She says: "If we were not of a saving and thrifty nature, God and all his angels could not help us. Mind, I am not an unbeliever." This sounds a bit of a contradiction. But she goes on to prove her practical Christianity by informing us: "I never refuse a beggar. I help all I can in trouble, and am thankful to say I want no help from anyone in this place. I hate Wales, and I just do as I think is right to my husband and go to bed with a clean mind each night." And clean sheets, too, we hope!

"CONSTANT READER" (Blackheath), and others, call our attention to the recent proceedings against ex-Lieut. Sutor—whose health, we are afraid, has completely broken down. The subject is, however, too painful a one for public discussion.

W. L. (Portsmouth).—We have looked fully into the methods of Masters of Rye, and are satisfied that, having regard to the credit they give and to the expenses incidental to the business, their customers get fair value for their money.

(A large number of replies are held over.)

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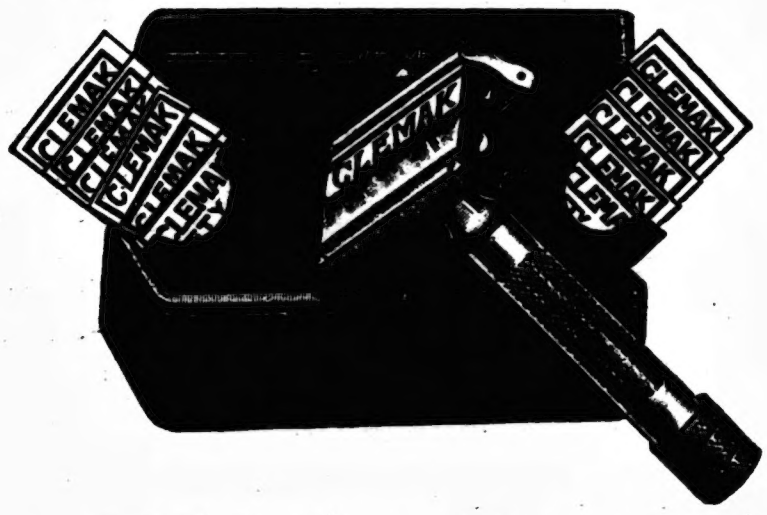

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RACING NOTES.

By W. Lotinga.

(Of Lotinga's Weekly, *also "Larry Lynx" of* The People *and "Magpie" of* The Globe.*)*

Prophetic.

Still in the holiday period—for Stockton is really only a prelude to York in the Northern round.

As usual, horses are in more than one race, but I expect Meleager to win one of his Stockton engagements, probably the Stewards' Handicap, to-day (Wednesday). I do think that St. Neots will win a race at last in the Zetland Plate, whilst Kerry will run well in one of his races.

A much better betting opportunity occurs at Bath in Florizel's Pride for the Handicap, whilst Ormus is on exactly the easy 7 furlong course which he needs in the Dodington Welter.

Hurst Park's "good thing" is Quantock for whichever race he goes, probably Friday's August Handicap—in which he could have strong handling. He may, however, wait for Saturday's Champion Sprint Handicap; if not, I think Braxted and Cigar the best of the others. Cheerful, unlucky at Kempton, may win the Maiden Plate.

DOES RACING PAY?

By Our Special Commissioner.

I am frequently asked whether racing can be made to pay, and my reply hitherto has always been in the negative. I am not a regular backer of horses, but I like a day's racing, and when I can get away from the worry of business nothing suits me better than to take train to some meeting and do a bit of punting. On these occasions I usually put in my pocket a certain amount of cash—just as much as I can conveniently afford to lose—and then I trot off with the fixed idea of having a day's sport. I set off also believing that I shall lose, and, to be perfectly frank, it is very seldom that I am disappointed. Now I have always argued that if I, on the racecourse, with many friends in turf circles from whom I can get advice, cannot win, how can it be possible for a stay-at-home backer to win? One of my letters recently came into the hands of Mr. C. Allen, the Turf Adviser, of Avenue Chambers, Vernon Place, W.C., and a challenge was the result. He would prove to me, he said, that racing *could* be made to pay. I accepted the challenge, and took the first opportunity of calling at his chambers. As I entered, I must say I did so with the fixed idea that he would fail in his attempt. But half-an-hour's conversation and investigation into his business methods, past selections, and original testimonials from successful clients convinced me otherwise. First of all, we discussed my own racecourse experiences, and it was demonstrated to my full satisfaction that where I had failed, many more thousands fail—simply through lack of system. "The genuine bookmaker," said Mr. Allen, "does not gamble; he makes his book to figures. He works on a system. He endeavours to lay every horse in the race, and carefully watches that he does not overlay any individual horse. It's only the bookmaker who does not intend to pay if he loses who gambles." I became interested. Warming to his work, Mr. Allen continued: "It is system only that can win, and it is systematic betting only that must win in the long run. The curse of the backer, no matter whether he bets in shillings or pounds, is his avarice. He's not satisfied with a moderate return for the money he invests. I have known scores of men stick to my system for a month or two and earn quite a nice little amount, according to their capital; then someone would persuade them to have a plunge on some 'good thing.' It would be amongst the 'also ran.' Next day they would have another plunge—lose again, and curse their luck. These are the sort of people the bookmakers love to see." I was now much interested in what Mr. Allen called systematic betting, and I asked him to show me his plan. This is published in booklet form, called "Allen's Method of Investment." After studying it for a few minutes, I had to confess that racing *could* be made to pay—providing the backer would only follow the system, and not be impatient to get rich too quickly. It is simple and can be worked with a small capital.

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11743	166266	358224	542472	694658
23656	183244	368487	553872	708573
40696	196246	374532	556424	709275
52297	219910	430859	575609	713878
68985	239800	438468	586339	722677
73688	267241	445873	625735	725002
96036	278303	459653	643806	726745
137435	223897	469250	655134	731041
153770	335514	487745	659776	731972
155235	342148	524606	673881	733641

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED SEPTEMBER 21ST (PUBLISHED SEPTEMBER 19TH, 1912).

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